

news & notes

FOR THE MEMBERS OF
ONAWAY COMMUNITY FEDERAL CREDIT UNION

JULY 2010

Make A **SPLASH!** with a New Toy!

Whether your idea of summer fun takes you to the lakes, roads or trails, Onaway Community Federal Credit Union has financing available to help you get to where you want to be. Financing your dream boat, RV, ATV or jet ski has never been easier!

At Onaway Community Federal Credit Union, low rates and flexible terms can help make your idea of summer fun a reality.

To apply today, stop by the Credit Union office or give us a call! We'll be happy to help you get out on the water, trails, or see the sights all summer long.



It's Me 247 Mobile Web Banking Is Here!

Your Credit Union is at your fingertips through your cell phone or other portable wireless device. Simply access your accounts when you need to, where you need to, at any time!

Securely connect by visiting our website at www.ocfcu.net. Log in to your OCFUCU online banking by selecting "It's Me 247." Its views are optimized for web browsers on mobile devices, with slightly more advanced styling for the iPhone and Android based devices.






Try it out today! If you have any questions, please don't hesitate to contact us. We'll be happy to walk you through the steps.



Invest in America

The Right Key for Great Discounts

The popular vehicle discount program has expanded greatly to include even more opportunities for credit union members. You can now receive discounts on everyday items such as flowers, cellular service, movers, as well as GM vehicles and more!

-  | Receive up to 15% off on mobile services
-  | Receive a \$15 discount on flowers and gifts
-  | Receive over a 60% discount on interstate moves
-  | Save up to 60% on medical and lifestyle products and services
-  | And more!

For a complete list of Invest in America saving opportunities, visit www.lovemycreditunion.org or come by OCFUCU. We can provide you with what you need to know in order to take advantage of fantastic member discounts.



Onaway Community Federal Credit Union

*Building financial trust and
stability, one member at a time.*

Onaway Office

20855 Washington Ave.
Onaway, MI 49765
989.733.8557
mainoffice@ocfcu.net

Rogers City Office

279 Bradley Hwy.
Rogers City, MI 49749
989.734.2772
rcoffice@ocfcu.net

Indian River Office

3615 S. Straits Hwy.
Indian River, MI 49749
231.238.8331
iroffice@ocfcu.net

Wolverine Office

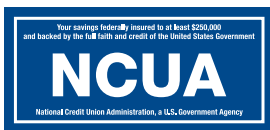
12842 S. Straits Hwy.
Wolverine, MI 49799
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woloffice@ocfcu.net

CU*Talk Audio Response

800.860.5704

Access Code - 122

It's Me 24/7
Online Banking
www.ocfcu.net



Attention Members

A Nominating Committee has been appointed to propose a slate of candidates for the 2010 election to serve as members of the Board of Directors. Serving on the Board of Directors requires a commitment of time, energy and dedication to your Credit Union. Prospective candidates must be members in good standing, a member of OCFCU for at least two years, and one who possesses a background that will enable them to diligently and effectively participate in making senior level management decisions to ensure the safety and soundness of our financial cooperative.

With increasing changes in the landscape of the financial marketplace and the resulting demand for various decision-making expertise, particularly desirable for service are members with backgrounds in accounting, business administration, financial management, human resources, information technology and law.

If you're interested in being considered as a candidate for office, please submit a current, brief, but concise resume of relevant biographical data and qualifications, a statement setting forth why you wish to be considered for office, the contributions you expect to make, and a statement of willingness to faithfully serve if elected. You must also complete a "Consumer/Investigative Report Disclosure and Authorization" to allow for credit history review. Forms are available from OCFCU CEO, Scott Pauly.

All information must be mailed to:

Scott Pauly, CEO
Onaway Community FCU
P.O. Box 420
Onaway, MI 49765

Information must be received by the close of business on July 30th, 2010.



OCFCU is now on Facebook! Now

our members have another way to keep up to date on the latest OCFCU news and events. Get to know your staff and other members, too! We look forward to meeting you on the Web!

Have you Opted-In for Overdraft Protection?

We all value the flexibility we receive from our Onaway Community FCU accounts. With the new regulation change for Overdraft Protection, members must now decide whether or not to "opt in" for Overdraft Protection on ATM and one-time debit card transactions. By opting in for Overdraft Protection, you are providing yourself with a safety net for the unexpected.



For example, let say you're at the grocery store and ready to pay for a cart full of groceries to feed your family. You're on a tight schedule, so it's important you get your shopping done now. But at the checkout, your debit card is declined because you don't have enough funds in your account to cover the purchase. Keeping Overdraft Protection with OCFCU will save you from this embarrassment and the gasoline from having to return to the grocery store.

For peace of mind on your transactions, opt in for Overdraft Protection. All Credit Union members who want this convenient service must opt in by August 15, 2010. If you do not opt in, we must assume that you do not want Overdraft Protection.

For more details, please contact Onaway Community Federal Credit Union.

Holiday Closings

**INDEPENDENCE DAY
(observed)
Monday, July 5**

**LABOR DAY
Monday, September 6**