

news & notes

FOR THE MEMBERS OF
ONAWAY COMMUNITY FEDERAL CREDIT UNION

april 2011

By Land Or By Sea *We'll Help You Get Around*

The sun is shining, the birds are chirping, and the great outdoors is calling! Whether your summer time dream is to explore the country in an RV, ride the waves on a jet ski, or sail the waters in a boat, Onaway Community Federal Credit Union has low rates and affordable payments available to help you fill your summer with fun.

Give us a call, stop by the Credit Union or visit www.ocfcu.net to apply for a Boat or RV Loan today.



May Is Direct Deposit Month

If you wait for your paycheck or social security check to arrive by mail and then bring it to Onaway Community Federal Credit Union to deposit it – **there is an easier way!** *Simply sign up for direct deposit.*

With direct deposit, your money is safe and sound in your credit union account and available immediately. There's no need to make a special trip to the Credit Union, and there is no paper check that can get lost or be stolen in the mail.



May is National Direct Deposit Month, so this is the perfect time to sign up! Consult your employer's human resources department or visit www.godirect.org to learn more.

60th Annual Meeting **REPORT**

The Onaway Community Federal Credit Union held its 60th Annual Meeting on February 26th. Our Annual Report is available for you at any of our offices.

Re-elected to the Board of Directors for three-year terms were **Bob Bischer, David E. Havel, and Mike Parrott.**

Employees honored for their years of service with the Credit Union were Denise Freel with 15 years, and Jason Freel, Meloney Morgan, and Scott Pauly with 10 years. Congratulations!

New employee plaques were presented to Michelle Campeau and Nancy Heltsley.

In closing, President Schmeltzer thanked everyone for attending, and continued to encourage the membership to take advantage of the numerous products and services the OCFCU has to offer.

Congratulations to this year's winners!

- Ernest Riddle** Portable Gas Grill
- Judy Stevens** Single Serve Coffee Maker
- Edith Bonum** Gas Card
- Hope Pauly** Movie Gift Basket
- Michelle Campeau** Coffee Gift Basket

Plus all of our cash prize winners!

Also, Thank You Manzana's Deli for catering the wonderful dinner.

The OCFCU 2011 Board of Directors

- Bernie Schmeltzer** | PRESIDENT
- Michael Libby** | VICE PRESIDENT
- David E. Havel** | TREASURER
- Michael Parrott** | ASSISTANT TREASURER
- James Morgan** | SECRETARY

Bob Bischer | Sharon Lyon | John Mero | Tom Peterman



**Onaway Community
Federal Credit Union**

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

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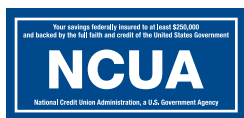
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Don't Take the "Phishing" Bait!

Phishing scams use phony emails, text messages or telephone calls to "phish" for personal and financial information. Often times, these scams

appear to be from a trusted financial institution or government agency, so they can be very convincing.

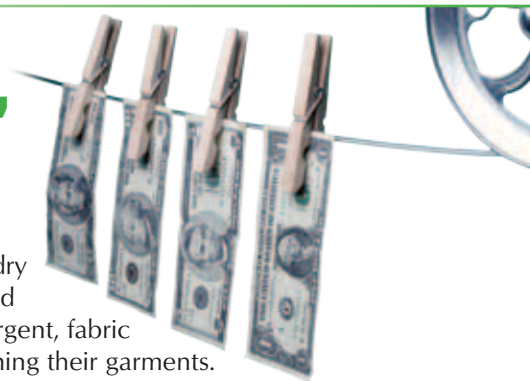
How can you protect yourself from getting hooked?

- **Do not reply.** If you receive an email, text message or phone call asking for personal information, do not respond.
- **Do not follow links.** Scammers can use links to lead you to a phony website that looks just like the real website. Never follow a link in an email from an unknown sender or from a pop-up message.
- **Verify identity.** If you are contacted by someone telling you that you've been a victim of fraud, find a legitimate phone number from a phone book and call the institution back to verify the caller's identity before providing any information.
- **Ensure website security.** Before submitting credit card or personal information via your web browser, ensure you are on a legitimate website by typing the web address into the browser yourself.

Please remember, Onaway Community FCU will never contact you by telephone or email to request personal or financial information.

HOLIDAY SCHEDULE		
GOOD FRIDAY Friday, April 22 CLOSED 12PM - 3PM	MEMORIAL DAY Monday, May 30 CLOSED	INDEPENDENCE DAY Monday, July 4 CLOSED

Set Your Sights On Spring "GREEN"



Every month you pay bills for your housing, vehicles, and utilities, but what you may not realize is how much you're spending on laundry expenses. Every year, American families spend hundreds of dollars on electricity, water, detergent, fabric softener and other costs associated with cleaning their garments.

Fortunately, there are a few small changes you can make in order to reduce your laundry costs:

- **Use less detergent.** Too much detergent wastes money and prevents the water in your washing machine from washing your clothes as well as it should.
- **Use cold water.** 90% of the cost of washing clothes comes from heating water.
- **Skip the fabric softener.** You could save up to \$65 a year by reducing the amount you use by half.
- **Hang your clothes to dry.** Your clothes will not only smell fresh, but you'll be reducing the costs associated with running your dryer.