

news & notes

FOR THE MEMBERS OF
ONAWAY COMMUNITY FEDERAL CREDIT UNION

January 2011

Why Switch To E-Statements?

Did you know there is a quicker and more convenient alternative to paper statements? When you enroll in E-Statements you get the flexibility to view your recent statements online at any time, day or night. But that's not the only benefit of E-Statements:

- **No need to wait.** E-Statements are available much sooner than paper statements.
- **Reduce the risk of identity theft.** E-Statements are stored securely in a password protected, online environment, which is much safer than in your mailbox.
- **Convenient.** View recent statements from any web connection.
- **Green.** You choose what you need to print, which helps the environment by cutting down on paper waste.
- **Free!** There is no fee to switch to E-Statements.

It's Me 247
Mobile WebBanking

Plus, when you switch to E-Statements by February 28, 2011, we'll enter your name into a drawing to win a GPS Navigation System! Just give us a call, stop by the Credit Union or log in to **It's Me 247** to switch to E-Statements today.

Thank You For A Great Year!

In keeping with the credit union philosophy of not for profit but for service, it is with great excitement that the Onaway Community Federal Credit Union Board of Directors wishes to announce an interest rebate to our borrowing members, and a dividend bonus to all of our members!

You will notice the interest rebate and bonus dividend on your December 2010 statement. As always the Onaway Community Federal Credit Union continues to keep you the membership in mind, and wishes each and every one of you the best in the New Year.

You're Invited To the 60th Annual Meeting!

SATURDAY, FEBRUARY 26, 2011

We hope you will join us for the Onaway Community FCU's 60th Annual Meeting at the Onaway Area School Cafeteria. Dinner will begin at 5:30 p.m., and the Business Meeting will begin at 6:30 p.m.

MEETING • DINNER • PRIZES

Happy New Year

*from the Staff, Management and
Board of Directors of Onaway
Community Federal Credit Union!*



Onaway Community Federal Credit Union

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

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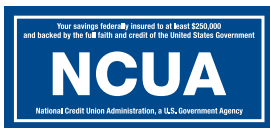
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It's Me 24/7
Online Banking
www.ocfcu.net



Receive Your Refund Faster With Direct Deposit

Why wait for your tax refund when you can have it sent electronically to your credit union account within 10 days? Simply fill out the Direct Deposit line on your tax form and remember to include your credit union account number and routing number (272483484). It really is that simple!



Daylight Savings Time begins at 2:00 a.m.
on Sunday, March 13th. Remember to set
your clocks ahead one hour before you go
to bed on Saturday night.

What To Do If You've Been "Caught" By A "Phishing" Scam

Identity theft takes many forms. One of the most common forms of identity theft is called "phishing". Phishing scams use phony emails or telephone calls to fish for personal or financial information. Some of these scams are very convincing, particularly because these emails or phone calls appear to be from a financial institution you trust.

If you believe you have fallen victim to one of these scams it is important to take action right away. What should you do?

- **Close the accounts.** Call any credit card companies and/or financial institutions that you have accounts with and close any accounts that may have been compromised.
- **Contact Equifax, Experian or TransUnion.** If you've provided your social security number to an unknown source, contact one of the credit bureaus to warn them so they can watch for anyone attempting to open accounts in your name.
- **Make a paper trail.** Once your identity has been stolen, a paper trail becomes important, so keep a record of all conversations and any correspondence related to your identity fraud case.

Visit www.ftc.gov to learn more about identity theft, how to avoid it and what to do if your identity is stolen. And please remember, Onaway Community FCU will never ask for your personal or financial information over the phone or via email.

2011 Board Of Directors N O M I N A T I O N S

The October newsletter provided profiles of three nominees to fill the three available positions on the Board of Directors as determined by the Nominating Committee. These nominees are: David E. Havel, Bob Bischer and Mike Parrott. No nominations by petition were filed by the November 12, 2010 deadline. Therefore, according to election procedure by-laws, when the number of qualified persons nominated for the offices to be filled is equal to the number of offices to be filled, those persons shall be declared elected by acclamation at the Annual Membership Meeting on February 26th, 2011.

When You Need A Hand, We're Here To Help



If you've been trying to get a loan, you may have noticed that many lenders are making it awfully hard to borrow money, even with the "credit crunch" easing up a little. But here at Onaway Community Federal Credit Union, we have plenty of money to lend.

So whether you want to buy a car, remodel your home, send the kids to college or take a vacation, come talk to us. We have great rates, an easy application process and friendly, personal service.

To find out how we can help you get the cash you need, just visit our website, give us a call or come on into the office. We'll be happy to help.