

news & notes

FOR THE MEMBERS OF
ONAWAY COMMUNITY FEDERAL CREDIT UNION

JULY 2011

Use Your Home To Make A "New" Home

Why wait for your dream home when you can transform your humble abode into a fresh new home? With a Home Equity Loan from Onaway Community Federal Credit Union, you can brighten the look of your home by:

Repainting | Replacing windows
Replacing your roof | Upgrading appliances
Remodeling your kitchen | Adding a deck

No matter what your summer projects entail, turn to Onaway Community Federal Credit Union for a Home Equity Loan. We offer low rates and no closing costs as well as a line of credit option for even more flexibility. Just give us a call or stop by your nearest branch for all the details.



The INTERCHANGE Issue

Legislation that affects the debit card interchange fee has recently passed. The current interchange system directs retailers to pay for customers using their debit cards to pay for purchases. The new legislation now shifts that cost from retailers to consumers. Instead of retailers paying for the convenience of receiving instant payment, consumers will now have to make up the difference if the transaction processing fee extends beyond 12 cents. Therefore, in order to make up for lost revenue, credit unions may have to revise their debit card programs.

You can count on Onaway Community Federal Credit Union to always put its members first, but if you have any questions about this new legislation, please contact us.

PLEASE NOTE Effective August 8, 2011, you will no longer be notified by Onaway Community Federal Credit Union if your share draft/checking account becomes overdrawn.

Catch A Wave Or Ride The Roads With A New Summer 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. With our low rates and flexible terms, financing your dream boat, RV, ATV or jet ski has never been more affordable.

**Ask about our
low interest rates.**

To apply today, visit us online at www.ocfcu.net, give us a call, or stop by your nearest branch.

* APR = Annual Percentage Rate. Quoted rate is the lowest available rate. Your rate will be based on your credit history and may be higher. Rates and terms subject to change without notice.





**Onaway Community
Federal Credit Union**

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

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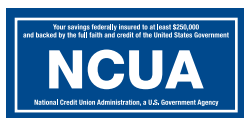
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Online Banking
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Invest in
America

ShopAmerica
1200+ online retailer discounts

Shop More, Save More, Earn More

How would you like to get paid to shop online? With Invest in America, you can! Invest in America and Shop America have come together to offer credit union members the opportunity to receive special credit union member discounts at over 1,200 participating online retailers, plus the chance to receive a check from Shop America for every time you earn \$10 or more in cash back.

Participating online retailers include:

- Target**
- Barnes and Noble**
- Home Depot**
- Apple**
- Toys 'R Us**
- And many more**

Visit www.lovemycreditunion.org and click on "Save on Everything Else," then "Shop America".



Access Cash Fast With Your Credit Union Debit Card

Wherever summer may take you, be sure to keep your Credit Union debit card close at hand for easy access to quick cash. Simply use your debit card at an ATM for instant cash or request cash back when using your debit card for purchases.

If you have an Onaway Community Federal Credit Union checking account already, you can request a debit card for free!



Holiday Closings

INDEPENDENCE DAY

Monday, July 4

LABOR DAY

Monday, September 5

SHOPPING MADE EASY:

Use Your Credit Union Credit Card

It's safer than carrying cash, and more convenient than writing checks. Your Onaway Community Federal Credit Union VISA credit card is simply better. Plus, with a fixed rate as low as 9.9% APR*, you know you'll be getting the best possible value when you use your credit card, which will give you peace of mind as you shop.

So before you head out to the stores for all your back-to-school needs, be sure to grab your Credit Union credit card. If you don't have one yet, stop by the Credit Union to apply or visit www.ocfcu.net to apply online.

* APR = Annual Percentage Rate. Quoted rate is the lowest available rate. Your rate will be based on your credit history and may be higher. Rates and terms subject to change without notice.

