

# news & notes

FOR THE MEMBERS OF  
ONAWAY COMMUNITY FEDERAL CREDIT UNION

OCTOBER 2011



CREDIT UNIONS  
**BUILD**  
A BETTER  
**WORLD™**

INTERNATIONAL CREDIT UNION DAY  
20 OCTOBER 2011

Do you know you support the credit union difference along with over 184 million people worldwide? As financial cooperatives, credit unions work with their members to help them and their families reach their financial goals and improve the communities they reside in.

We'd like to say "thank you" for helping us contribute to the credit union difference. Please join us **the week of October 17th** for free snacks and daily prize drawings, which will be held in all of our office locations. Please stop by and help us celebrate the credit union difference that millions appreciate!



*Happy Holidays & Happy  
New Year from your credit  
union family at Onaway Community  
Federal Credit Union*

Get More **GREEN** For The Holidays  
with an Onaway Community  
Federal Credit Union Holiday Loan

RATES AS LOW AS

**4.99% APR\***

FOR QUALIFYING MEMBERS

**Loan amounts up to \$1,500 • Terms up to 12 months**

Get the cash you need and avoid extra, expensive hassle, with an Onaway Community Federal Credit Union Holiday Loan. There's no need to use expensive department store charge cards or other high-rate credit cards. Onaway Community Federal Credit Union can help you get the cash you need to complete your holiday to-do list.

For more details, please stop by or visit us online at [www.ocfcu.net](http://www.ocfcu.net).

\* 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.*

### 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

### Indian River Lending Center

6272 M-68, P.O. Box 770  
Indian River, MI 49749  
231.238.1278

### Wolverine Office

12842 S. Straits Hwy.  
Wolverine, MI 49799  
231.525.8118  
wloffice@ocfcu.net

### CU\*Talk Audio Response

**800.860.5704**

Access Code - 122

**It's Me 247**  
Online Banking  
[www.ocfcu.net](http://www.ocfcu.net)



## Transfer Today To Save Tomorrow

Transfer your high-rate balances and purchases to our Onaway Community Federal Credit Union VISA between October 1st and December 31st to receive our low **2.9% APR\*** for 6 months! Plus there's no balance transfer fee, so you can start saving right away!

Contact any Onaway Community Federal Credit Union member service representative at **989.733.8557** for details and to begin the transfer to Onaway Community Federal Credit Union VISA savings today.

\* APR = Annual Percentage Rate. After 6 months you will be charged our standard rate of 9.9% APR.

## Onaway Community Federal Credit Union 2012 Board of Directors Nominees

**Bernard Schmeltzer** – (Current Board President) has been a member of the Onaway Community Federal Credit Union since 1969. He is completing his 18th year as a member of the Board of Directors, and has served as the Chairman of the Board for 15 years. Bernie was employed by the Onaway Area Community Schools for 31 years, and retired as the Assistant Superintendent in June of 2000. Bernie and his wife Kathy have been married for 41 years, and have two sons: Scott and Matt.

**Mike Libby** – (Current Board Vice-President) has been a member of the Onaway Community Federal Credit Union for 16 years, and has been a member of the Board of Directors for nine years. He and his wife Carla reside in the Onaway area. Mike attended Ferris State University where he received a Bachelor's Degree in Business. Mike is currently the Greens Superintendent for Stoney Links Golf Course.

**Sharon Lyon** – has been a member of the Onaway Community Federal Credit Union for 30 years and has been on the Board of Directors for three years. Sharon has a Bachelor of Science Degree in Education, and taught in the Onaway Area Community Schools for 32 years. Sharon has been on the Onaway Area Community School Board for six years, and is currently serving as president. She and her husband Robert reside in the Onaway area, and have one daughter, two step-children, and one granddaughter.

**Brian Janeczek** – has been a member of the Onaway Community Federal Credit Union for 27 years. He is the owner/operator of Norb's Auto Body located in Onaway and is a former member of the Onaway Community Federal Credit Union Board of Directors. Brian and his wife Colleen reside in the Onaway area with their six children.

### HOLIDAY CLOSINGS

**THANKSGIVING**  
Thursday, November 24  
Friday, November 25

**CHRISTMAS**  
(OBSERVED)  
Monday, December 26

**NEW YEARS**  
(OBSERVED)  
Monday, January 2, 2012

## A Reminder for our Snow Birds

Please stop by and let us know if you'll be out of town this winter. We can help you set up a seasonal address with the Credit Union, so we may mail your winter statements and reach you in case of an emergency. Please see an Onaway Community Federal Credit Union member service representative to get started.