

news & notes

FOR THE MEMBERS OF
ONAWAY COMMUNITY FEDERAL CREDIT UNION

APRIL 2012

We're All About ADVANTAGES

Just take a
look at our

VISA[®]

A VISA Credit Card from Onaway Community Federal Credit Union offers members exactly what they deserve- more benefits, more value and more convenience.

- **9.90% APR***
- No annual fee
- No sudden rate hikes
- 25-day grace period

Plus, enjoy the added bonus of reward points with **ScoreCard Rewards**. The more you swipe, the more points you earn; and the more points you earn, the more points you get to redeem! Learn more about ScoreCard Rewards at www.scorecardrewards.com, and stop by the Credit Union for more information or to apply for a VISA Credit Card today.

*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.



SHRINK Your Mortgage Payments

Mortgage rates are some of the lowest they've been in decades, making now the perfect time to consider refinancing your home loan. In fact, here at Onaway Community Federal Credit Union, our rates are so low you may be able to save hundreds of dollars every month just by refinancing with us.

If you've built equity in your home, we can even help you turn that equity into instant cash with our Home Equity Loan.

You can use the funds for:

- Home Improvement Projects
- College Expenses
- Debt Consolidation
- Or Whatever You Like!

Whether you're looking to refinance or cash out your home's equity, Onaway Community Federal Credit Union can help you lock in a low rate with minimal costs. Stop by the Credit Union for current rates and all the details.



Our LOW Auto Rates Will Keep You Moving

Don't get dragged down by overloaded auto payments. Instead, stop by Onaway Community Federal Credit Union for an affordable auto loan. Our auto rates are as low as **2.99% APR***, so financing your next new or used vehicle is more affordable than ever.

Are you already making payments on an auto loan from another lender? We may be able to help you save money and reduce your payments by refinancing your existing auto loan with our low rates and flexible terms.

Let us help you keep your finances moving forward by keeping your payments low. Stop by the Credit Union to apply for an affordable auto loan today.

*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. Restrictions may apply.





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

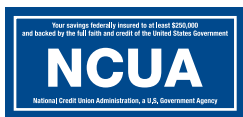
12842 S. Straits Hwy.
Wolverine, MI 49799
231.525.8118
wloffice@ocfcu.net

CU*Talk Audio Response

800.860.5704

Access Code - 122

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



Federally insured by NCUA.



61st Annual Meeting Report

The Onaway Community Federal Credit Union held its 61st Annual Meeting on February 18th at the Onaway High School. Our Annual Report is available for you at any of our offices.

Re-elected to the Board of Directors for three-year terms were Mike Libby, Sharon Lyon, and Bernie Schmeltzer. Elected to the Board of Directors to fill a one-year term were Brian Janeczek and Tom Janes.

Employees honored for their years of service with the Credit Union were Mary Witulski with 25 years, Colleen Berry and Sheila McGinn with 15 years, and Melissa Finch, Katie Jarvis, Allison McLean, and Stephanie Prow with 10 years. Congratulations!

New employee plaques were presented to Dana Butera, Laura Kinner, and Beverly Vandeyacht.

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

Congratulations to this year's winners!

Janet Crowe | KINDLE
Judy Stevens | MOVIE GIFT BASKET
Carol Latch | PICTURE FRAMES
Noreen Braidwood | CROCK POT
Tina Kowalski | PORTABLE DEVICE WORKSTATION

Plus all of our cash prize winners!

*Also, thank you Manzanara's Deli for
catering the wonderful dinner.*

The OCFCU 2012 Board of Directors:

Bernie Schmeltzer | PRESIDENT
Michael Libby | VICE PRESIDENT
David E. Havel | TREASURER
Michael Parrott | ASSISTANT TREASURER
Sharon Lyon | SECRETARY
Bob Bischer | **Brian Janeczek**
Tom Janes | **Tom Peterman**

HOLIDAY CLOSINGS

GOOD FRIDAY | Friday, April 6 • Closed 12pm – 3pm
MEMORIAL DAY | Monday, May 28
INDEPENDENCE DAY | Wednesday, July 4



The Dell Advantage Store Is Now Open to Credit Union Members!

By partnering with Dell, Invest in America has created even more ways for credit union members to save. Dell's credit union membership discount guarantees credit union members the lowest price Dell has to offer, with savings up to 30%!

Credit Union members who purchase an exclusive Dell package valued at \$699 will also receive all the perks of Dell Advantage, which include:

- One year in-home service
- Accidental Damage Insurance for one year
- Plus up to 10% savings on electronics and accessories (using coupon codes available on site)
- 15 months of anti-virus security
- Premium phone support on hardware and software
- 5% back in the form of a Dell gift card

Stop by the credit union or visit www.lovemycreditunion.org for all the details or to start shopping the Dell credit union membership discount today!