

news & notes

FOR THE MEMBERS OF
ONAWAY COMMUNITY FEDERAL CREDIT UNION

January 2012

What Surprises Are Under Your Roof?

Does your house need a facelift? Maybe you need extra money to help pay off holiday debt? Or do you have students preparing to go to college? Now is the right time to take advantage of low Home Equity rates from the Onaway Community Federal Credit Union.

- Home Equity Loans as low as 6% APR*
- Home Equity Line of Credits as low as 4.25% APR*

If you're not sure which one is right for you, please come by and see us. We'll be happy to help you determine the best Home Equity program that fits your budget to meet your goals.



*APR = Annual Percentage Rate. All rates subject to credit approval. Some restrictions may apply.

Look How We've Grown!



November 30, 2011, marks our expansion as we may now serve those who live, work, worship, attend school in, and businesses located in eight counties of Northern Michigan including Presque Isle, Cheboygan, Montmorency, Otsego, Alpena, Emmet, Charlevoix and Antrim counties. Please spread the word to family and friends living to help *your* Credit Union grow and prosper *with you!*

↓ DOWNSHIFT

Your Auto Loan to a Lower Rate



An affordable auto loan is just around the corner! New low rates at the Onaway Community Federal Credit Union keep more cash in your pocket. So why wait? Check out our low rates by visiting our website at www.ocfcu.net. Both members and non-members are welcome to apply online, or stop by any branch office and we'll be happy to help you get started.

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 2011 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.



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

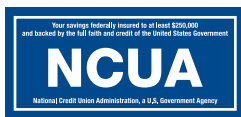
12842 S. Straits Hwy.
Wolverine, MI 49799
231.525.8118
woloffice@ocfcu.net

CU*Talk Audio Response

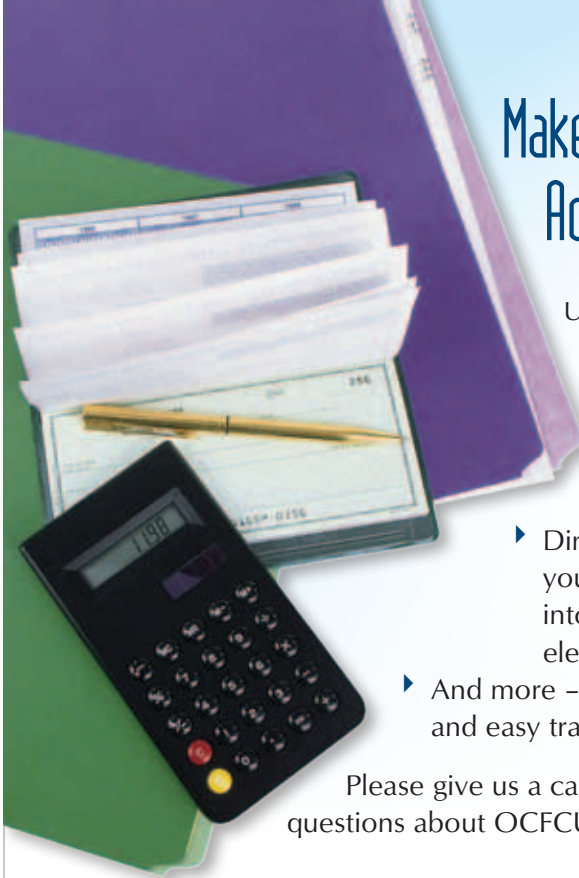
800.860.5704

Access Code - 122

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



Federally insured by NCUA.



Make Your Checking Account Count!

Use your Onaway Community Federal Credit Union checking account to pay you. Save money with

- ▶ NO minimum balance or monthly fees
- ▶ Direct Deposit – Enroll today and have your check automatically deposited into your account on payday electronically.
- ▶ And more – Safekeeping for cleared checks and easy tracking with monthly statements.

Please give us a call at 989.733.8557 if you have any questions about OCFCU checking account services.

Save The Date

Our 61st Annual Meeting is
Saturday, February 18, 2012.

Please join us at the Onaway High School for a brief informative meeting, dinner and prizes. Doors open at **5:00 p.m.** Dinner will be served at **5:30 p.m.**, with the business meeting scheduled to begin at **6:30 p.m.**

Want Your Refund Faster?

Choose Direct Deposit.

Designate "Direct Deposit" on your tax refund form, and your refund will be transferred directly into your Onaway Community Federal Credit Union account – usually in as little as 10 days. Remember, you will need your Credit Union account number and our routing number (272483484) in order to complete the form.

Onaway Community Federal Credit Union 2012 Board of Directors **Nominations**

The October newsletter provided profiles of four nominees to fill the five available positions on the Board of Directors as determined by the Nominating Committee. These nominees are Bernard Schmeltzer, Mike Libby, Sharon Lyon, and Brian Janeczek. One nomination by petition was filed by Tom Janes by the 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 Saturday, February 18, 2012.