

news & notes

FOR THE MEMBERS OF
ONAWAY COMMUNITY FEDERAL CREDIT UNION

JULY 2012

Swipe Your Debit Card as Credit

For Security, Savings
and REWARDS!



There's an even better way to pay with your Onaway Community Federal Credit Union MasterMoney Debit Card – swipe it as credit instead of debit! Simply select the “credit” option and sign for purchases instead of entering your PIN.

Swiping your MasterMoney Debit Card as credit instead of debit is not only safer (no one can steal your PIN), but you can also use your debit card as credit as many times as you like without accruing extra fees or charges. Plus, you'll earn ScoreCard Reward Points with every purchase! ScoreCard Reward Points can be redeemed for merchandise, travel and more. Visit www.scorecardrewards.com for more information about ScoreCard Rewards.

Member Testimony - A Surprise Story

A young family, members here at Onaway Community Federal Credit Union, had been getting by with one car for several months. The wife had been asking her husband if it was possible for them to purchase another car – what she really wanted was a Yukon XL.

Her husband told her they would make do with the one vehicle for now, and perhaps in the future, they would look for a second vehicle. All the while, her husband had been pre-approved for an Onaway Community Federal Credit Union auto loan and had been searching for the vehicle he knew she wanted.

One Friday night, he found the vehicle his wife wanted, purchased it, and surprised her with it. To the right are the pictures he texted to us here at the Credit Union of the vehicle he found and his wife's reaction when he surprised her with it.



A Proud Onaway
Community Federal Credit
Union Member



Finance Fun

Daydreaming about hitting the open water or road with a new recreational vehicle? Stop dreaming and start doing with the help of an RV Loan from Onaway Community Federal Credit Union.

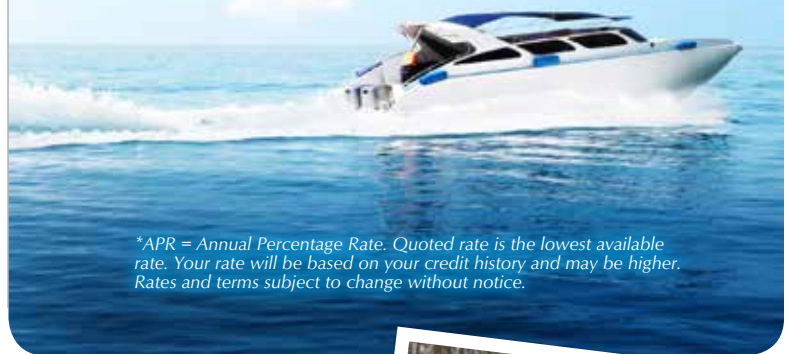
New Rates!
As low as

3.99% APR*

on new purchases

Terms up to 48 months

Finance your fun vehicle today. Give us a call, stop by, or visit www.ocfcu.net to apply.



*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

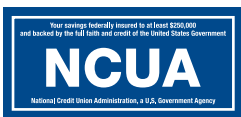
12842 S. Straits Hwy.
Wolverine, MI 49799
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CU*Talk Audio Response

800.860.5704

Access Code - 122

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



Federally insured by NCUA.



Say It All With A **VISA** Gift Card

Looking for a way to express your heartfelt gratitude, well wishes, or congratulations? Stop by Onaway Community Federal Credit Union to pick up some VISA gift cards. They're the perfect thank you gift, birthday present, graduation gift, or simply just because.



HOLIDAY CLOSINGS

INDEPENDENCE DAY | Wednesday, July 4

LABOR DAY | Monday, September 3

Members Simplifying Lives with Multiple Credit Union Services

Life is busy. We all hear that it's important to 'simplify' our lives. Let Onaway Community Federal Credit Union help lessen your stress in helping you meet your financial goals. We can help you:

- Consolidate your debt
- Make payments with direct deposit
- Schedule recurring payments with bill pay
- Make transfers through online banking
- And more...

Call us, visit us online, or stop in to see us so we can help simplify your life!

Check out our website for great prices on property, RV and auto repossessions!

Invest in America

Save with GM's Preferred Pricing!

Thanks to Invest in America and GM's Credit Union Member Discount, Onaway Community Federal Credit Union members have the opportunity to receive GM's Preferred Pricing on the purchase of eligible, new GM vehicles! That's in addition to most current incentives and special offers, bringing your possible savings to hundreds, even thousands, of dollars. For more details, visit www.lovemycreditunion.org.

