

# Ohio HealthCare

FEDERAL CREDIT UNION

*You care for others, we care for you.*

## A NOTE FROM OUR PRESIDENT & CEO

As we approach the summer season, I wanted to take a moment to express my sincere appreciation for your continued support as valued members of our credit union. Your unwavering commitment to protecting our community is truly commendable.

As the temperature rises and the summer season kicks off, we understand the unique financial needs that may arise for our members. That's why we have tailored our products and services to provide you with the financial support you need during this time.

From specialized loans for home renovations or vacation planning to flexible savings options for unexpected expenses, our credit union is here to assist you in achieving your financial goals this summer. We are committed to offering competitive rates, convenient access to your accounts, and exceptional customer service to ensure your financial needs are met effectively and efficiently.

As your trusted financial partner, we are here to serve you and your unique needs. Thank you for your continued membership and support. We are honored to be part of your financial journey - we look forward to assisting you in the upcoming quarter and beyond.

**With sincere appreciation,  
Christy O'Connell, President & CEO**

## Do your banking on the go!

It's time for banking on the go. Just download our Mobile App and do your banking wherever you roam! It's as easy as pie and lets you bank on the fly! Review, transfer, deposit checks remotely, and pay bills from home!



## WELCOME

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### Financial Tip

With almost any financial move you make, interest rates will follow. Keep track of your interest rates so you know what accounts you need to focus on most.



### Connect With Us!

Follow us on social media and stay updated on the latest news.

## Holiday Closures

### Juneteenth

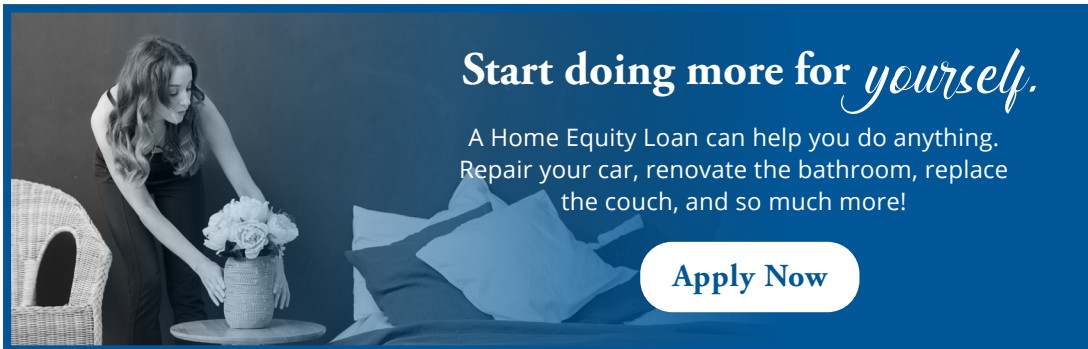
Monday, June 19

### Independence Day

Tuesday, July 4

### Labor Day

Monday, September 4



## Start doing more for *yourself*.

A Home Equity Loan can help you do anything. Repair your car, renovate the bathroom, replace the couch, and so much more!

[Apply Now](#)



### Make receiving your statements simple!

E-Statements take the stress out of banking. Plus, it's safe, secure, and convenient. Get your statements faster and nix the clutter!

[Learn More](#)

## How to Financially Navigate Labor Day Sales

One tip for financially navigating Labor Day sales is to set a budget ahead of time and stick to it. It can be tempting to make impulse purchases when items are on sale, but by creating a budget and identifying what you need or want to buy, you can avoid overspending and make the most of the sales. Additionally, you should compare prices from different retailers and check for any additional discounts or promotions, such as coupon codes or cashback offers, that can further reduce your costs.

## Financially Thrive this Summer Wedding Season 6 Tips to Keep Your Budget Intact

With the summer wedding season fast approaching, it's important to be financially prepared for the festivities. Here are some tips to help you financially survive the season:

- **Create a budget:** Set a budget for all wedding-related expenses, including gifts, attire, travel, and accommodation. Stick to it to avoid overspending
- **Plan ahead:** Book flights and accommodations in advance to take advantage of early bird discounts
- **Be selective with gifts:** Choose meaningful yet budget-friendly gifts or consider splitting the cost with others if the gift is costly
- **Opt for affordable attire:** Look for sales, borrow or rent attire, or repurpose what you already have to save on wedding attire costs
- **Limit extra expenses:** Be mindful of additional costs such as pre-wedding events, transportation, and meals, and limit unnecessary spending
- **Be honest with yourself:** If attending multiple weddings will strain your budget, politely decline some invitations or choose to attend only one or two



## Cover unexpected expenses!

Not all credit cards are created equally! An Ohio Healthcare FCU Visa® Credit Card features a low interest rate and rewards. Cover unexpected expenses and enjoy a monthly payment you can manage.

[Apply Now!](#)

## Never miss a payment with Online Bill Pay.

Bill Pay lets you pay your bills online and schedule recurring payments. It's easy to use and FREE! Put your payments on cruise control!

[Learn More](#)

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