

Ohio HealthCare

FEDERAL CREDIT UNION

You care for others, we care for you.

A NOTE FROM OUR PRESIDENT & CEO

Hello, Members!

Can you believe it's already 2024? I hope your holiday celebrations were filled with love and joy and included heartfelt visits with family and friends.

This year, let's make a resolution together - a promise to amplify our impact in the community. We're committing to rolling up our sleeves and getting even more involved in local causes, supporting one another, and making our community an even better place to live.

After all, you are what makes our credit union family so great! Whatever your goals, we are committed to helping you reach them. Our continuous community support and the solutions we offer are designed to fit your individual needs. Ohio Healthcare FCU's goal for this new year is to increase the exceptional service you've come to expect.

Thank you for another great year of community! Let's dive into 2024 together and thrive!

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

How to Improve Your Home on a Budget!

- **Don't Budge From Your Budget:** Establish a strict budget for your remodel and adhere to it
- **Shop Around for Supplies:** Prioritize searching for supplies and materials in advance to secure the best deals
- **DIY What You Can:** Opting not to hire a contractor can be budget-friendly, but ensure you possess the necessary skills and tools to tackle your entire to-do list
- **Handle Your Own Debris Disposal:** Save on your remodel and simplify cleanup by renting an on-site dumpster at your home
- **Set Up a Temporary Space:** Ensure you have an operational backup space inside your home while specific areas, like the kitchen or bathroom, are undergoing construction

Consolidate and Celebrate!

Having the post-holiday blues? We're here to help! Unwrap a debt-free future this new year with our debt consolidation loan! Say goodbye to post-holiday financial stress and hello to a streamlined, affordable plan to consolidate and conquer your debts.

[Apply Now!](#)

WELCOME

P1. **A Note From Our President & CEO**

How to Improve Your Home on a Budget

Consolidate and Celebrate

Banking on the Go

Connect With Us

P2. **Holiday Closures**

Grow Your Savings With Confidence

Unlock Your Home's Potential

Your Financial Journey Starts Here

Ring in the New Year With Our Visa® Credit Card

Kick Off the New Year Right With Resolutions

Skip the Branch, Not the Deposit

Banking on the Go!

Explore the convenience of our mobile app - your financial world in the palm of your hand. Seamless transactions, instant access, and total control.



Connect With Us!

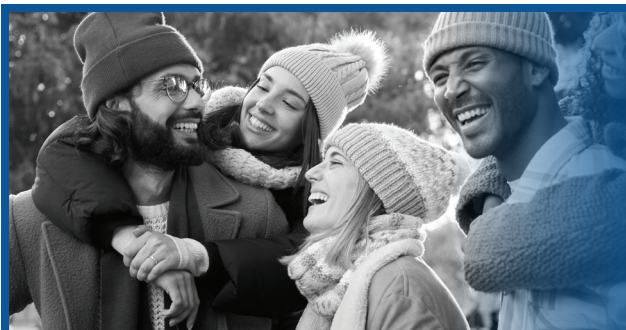
Follow us on social media and stay updated on the latest news.

Holiday Closures

New Year's Day
Monday, January 1

MLK Jr. Day
Monday, January 15

Presidents Day
Monday, February 19



Your Financial Journey Starts Here.

Turn dreams into reality with our hassle-free personal loans! Whether it's a home project, a getaway, or unexpected expenses, we've got you covered.

[Apply Now](#)



Grow Your Savings With Confidence!

Lock in high returns and watch your money thrive with our share certificates! Secure your financial future today and apply online.

[Learn More](#)

Ring in the New Year With Our Visa® Credit Card!

Embrace the financial chill of 2024 with our Visa® Credit Card! Enjoy smart spending, flexible rewards, and a prosperous 2024. Plus, our seamless balance transfer option allows you to maximize your savings, consolidate your credit card debt, and enjoy lower interest rates.

[Learn More](#)

Kick Off the New Year Right With Resolutions!

- 1. Create a Budget:** Start by creating a budget that outlines your income, expenses, and savings goals. This simple step can help you take control of your finances and ensure that your spending aligns with your priorities.
- 2. Build an Emergency Fund:** Make it a resolution to build or strengthen your emergency fund. A financial safety net can provide peace of mind and protect you from unexpected financial setbacks.
- 3. Pay Down Debt:** If you have outstanding debts, consider a plan to pay them down strategically. Prioritize high-interest debts and explore options like debt consolidation.
- 4. Save and Invest:** Set a goal to save a percentage of your income. Whether for retirement, a down payment on a home, or a dream vacation, saving and investing are essential for long-term financial security.
- 5. Review Your Credit:** Regularly check your credit report for errors and monitor your credit score. Good credit can open doors to better financial opportunities.
- 6. Seek Financial Education:** Knowledge is a powerful tool for financial success. Consider attending financial workshops, reading books, or seeking guidance from financial advisors to enhance your financial literacy.
- 7. Consult Your Credit Union:** Don't hesitate to contact us for guidance and support. We offer a range of financial products, services, and educational resources to help you achieve your resolutions.



Unlock Your Home's Potential.

Explore the comfort and joy of our home equity loan this season! Whether it's cozy renovations or financial resolutions, let the equity in your home pave the way for new possibilities.

[Apply Now](#)

Skip the Branch, Not the Deposit!

Skip the trip to the branch and deposit checks from the comfort of your home or office! Our remote deposit makes banking a breeze. Discover the convenience and ease of secure remote check deposits with us!



[Learn More](#)

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