



A NOTE FROM OUR PRESIDENT & CEO

Dear Valued Members,

At Ohio HealthCare FCU, our commitment to building a solid and connected community remains unwavering. We take pride in being your trusted financial partner, and it is our privilege to serve you.

Our latest newsletter is here, packed with valuable insights, updates, and stories that reflect our shared journey. We believe in the power of knowledge and transparency, and our newsletter is a testament to that belief.

You'll find practical financial tips to help you make informed decisions and secure your financial future. We also feature community spotlights, stories of our members' achievements, and contributions to our vibrant community. Plus, we provide information about our latest products, services, and initiatives to serve you better. Remember to check out exclusive offers and promotions for you, our valued members.

Thank you for your trust and loyalty. We look forward to serving you and being part of your financial journey. Your success is our success.

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

WELCOME

P1. A Note From Our President & CEO

Tax Day Essentials: What You Must Know

Finance or Refinance With Us

Grow Your Savings

Connect With Us

P2. Holiday Closures

7 Things to do on Father's Day

Stop Cyber Criminals in Their Tracks

Discover the Power of Home Equity

Springtime Activities You Should Try

7 Ways to Financially Prepare for College

Start Charging With Confidence

Tax Day Essentials: What You Must Know!

- **Deadline:** Tax Day is usually April 15, but it can shift if it falls on a weekend or holiday
- **Extensions:** If needed, request an extension, but remember it doesn't delay tax payments
- **Document Gathering:** Collect W-2s, 1099s, and deduction receipts
- **Credits and Deductions:** Explore opportunities like the EITC and deductions for education, homeownership, and charity
- **Tax Brackets:** Understand them to calculate your taxes accurately
- **Scams:** Beware of tax scams; the IRS won't request info via email or phone
- **Plan:** Adjust your withholding to avoid over/underpaying
- **Direct Deposit:** Opt for direct deposit for faster refunds
- **Professional Help:** For complex situations, consult a tax professional



Grow Your Savings!

Maximize your savings with our share certificates! By committing your funds for a specific time, enjoy higher returns on deposits. Open with just \$500,000, choose 3-60 months terms, and benefit from rates higher than savings or money market accounts.

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Enjoy flexible terms, competitive rates, and an easy application process when you finance or refinance your auto loan with us! With terms up to 84 months, pre-approvals, and the option to refinance from other lenders, we make car shopping a breeze!

[Apply now](#)



Connect With Us!

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

Holiday Closures

Memorial Day
Monday, May 27

Juneteenth
Wednesday, June 19

Independence Day
Thursday, July 4



Discover the Power of Home Equity!

Tap into your home's hidden value for projects, big purchases, or life's milestones. With a HELOC, you can borrow and pay interest only on what you need at any time. With a home equity loan, you can enjoy the stability of a fixed principal and set monthly payments for home improvements, debt consolidation, and more.

[Learn more](#)

7 Things to do on Father's Day

- Homemade Breakfast:** Start the day by surprising Dad with a homemade breakfast. A warm, homemade meal is a surefire way to kickstart the day on a happy note.
- Handmade Cards:** Encourage the kids to get creative and make personalized Father's Day cards. It's a heartfelt gesture that shows thought and effort.
- Outdoor Adventure:** If Dad loves the outdoors, plan a hike, bike ride, or nature walk. Explore the beauty of nature together, and it won't cost a thing.
- DIY Gift:** Craft a thoughtful DIY gift for dad. Whether it's a custom photo frame, a hand-painted mug, or a personalized keychain, homemade gifts have a unique charm.
- Movie Night:** Host a movie night at home with dad's favorite films and snacks. It's a cozy and budget-friendly way to bond.
- Game Day:** Spend the day playing Dad's favorite board games or engage in friendly competition with outdoor games like frisbee, soccer, or game of catch.
- Home-Cooked Dinner:** Prepare a delicious dinner at home. Dad's favorite meal, lovingly prepared, is the perfect way to end the day.

Stop Cyber Criminals in Their Tracks!

- Store critical financial documents in a secure and locked location. Shred documents containing sensitive information before discarding them.
- Avoid using public computers or shared devices to access your credit union account, as they might have malware or keyloggers installed.
- Fraudsters use tactics to mimic Ohio Healthcare FCU, often making it seem like their call or text is coming from us on your caller ID.
- They ask for sensitive details like your account number, credit/debit card information, or personal identification.
- Remember that we will never contact you via phone or text to request specific personal, financial, or account information.

Springtime Activities You Should Try

- Road Trip:** Grab a friend or fly solo and hit the road. Find somewhere you've always wanted to go, map it out, and select four to six points of interest to stop along the way.
- Take a Cruise:** Get away in style and luxury to your dream destination. There's nothing quite like taking a cruise to help lift the weight of stress.
- Spa Retreat:** Pamper yourself with the ultimate relaxation of a spa retreat. Indulge yourself with deep-tissue massages and mineral baths.
- Jam Out:** Springtime is filled with concerts and festivals throughout the months, with a chance to have one-of-a-kind experiences and witness your favorite musical artist in the moment.

7 Ways to Financially Prepare for College

- Budgeting:** List all your anticipated expenses, including tuition, housing, books, food, transportation, and personal items. Knowing your financial boundaries will help you make informed decisions.
- Explore Scholarships and Grants:** Scholarships and grants are your best friends. Look for as many opportunities as possible. They don't require repayment, making them an ideal source of financial aid.
- Minimize Student Loans:** While student loans can be helpful, they can also lead to post-graduation debt. Borrow only what you need and explore federal options with lower interest rates and flexible repayment plans.
- Credit Cards:** If you decide to get a credit card, use it responsibly. It can help build your credit history but avoid excessive spending and high interest rates. Pay your balance in full each month to prevent accumulating debt.
- Emergency Fund:** Start building an emergency fund. Having savings aside for unexpected expenses can provide peace of mind and help you avoid turning to high-interest loans or credit cards.
- Financial Education:** Take advantage of financial literacy resources. Your credit union can provide guidance on budgeting, credit, and saving for the future.
- Part-Time Work:** Consider part-time employment during college. It can help cover living expenses and reduce the need for loans.

Start Charging With Confidence!

Unlock a world of benefits with our Visa® Credit Card! Enjoy 24/7 lost/stolen card reporting, identity theft protection, and zero liability for unauthorized transactions. Plus, earn exciting rewards with ScoreCard!



[Learn more](#)

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