



WELCOME

WHILE YOU'RE ON THE FRONT LINES HELPING OTHERS, LET US HELP YOU!

During this global crisis, we want to be able to help you manage unexpected expenses. We are offering our Members a Deferral Program that may help.

Deferral Program details:

- Allows members to skip two consecutive payments.
- No fee
- No length of payment history requirement
- One per loan
- It cannot be used in conjunction with a "skip-a-pay". This deferral will be the "skip" for the year. Member will contact a loan officer for more details.
- Includes: Autos, RVs, Personal Loans, Holiday Loans, and Tuition Loans
- Excludes: Credit Cards, Personal Lines of Credit, HELOCs, and First Mortgages

We are also offering a Temporary Emergency Loan that may help you with any additional financial needs you may have.

Temporary Emergency Loan details:

- \$1,200 for 12 months at 4% interest (this is around \$102/month)
- No internal refinances accepted for this rate
- This rate is not subject to the Loan Sale
- Please note – this is not an automatic approval and is subject to normal underwriting guidelines

As a reminder, Ohio HealthCare Federal Credit Union is federally insured by NCUA. A member has never lost a penny of insured money from a Federally Insured Credit Union. We want to also make sure that you keep an eye out for scams, especially during times like these. In a time of crisis, scams are always on the rise. Please be aware of links you're clicking and any personal information you may be sending.

At Ohio HealthCare Federal Credit Union, we are your Heart of Financial Health. While you are on the front lines helping others, let us help you during your time of need.

Page 1	Let Us Help You COVID-19 Update
Page 2	Tax Tips

COVID-19 UPDATE:

To protect our members and employees from the spread of COVID-19 Ohio HealthCare Federal Credit Union will be limiting access to all of our branch lobbies. Services at the Akron and Dublin locations will be limited to the drive-thru only. To follow social distancing guidelines, face-to-face services will be available through limited appointments only. For an appointment at any of our four locations, please call 866-254-4791. We encourage the use of our electronic services for your routine transactions. Online Banking, Mobile App, ATM Services, and Online Loan Applications, are available for you to use remotely. Thank you for your patience and cooperation during this unprecedented time.



Pay your bills online!

24/7
Mobile Banking

THANK YOU!

Special Thank You to all of the medical staff who is risking their lives everyday



**10% off standard qualifying rate.
20% off standard qualifying rate if you
have, or open, an OHCFCU VISA®.**

Includes: Personal, Auto, RV, Boat and Motorcycle Loans

Excludes: Share Secured Loans, Lines of Credit, Visas, First Mortgages and HELOCs

Visit us at ohiohealthcarefcu.com

Federally insured by
NCUA

*APR = Annual Percentage Rate. Limited time offer, subject to change at any time. Starts: 03/01/2020 Ends: 04/30/2020

Ohio HealthCare
FEDERAL CREDIT UNION
You care for others, we care for you.

TAX INFORMATION & UPDATES

Taxes 2020: April 15 federal tax filing deadline extended to July 15.

If you're due a tax refund this year, here are four smart ways you can put the money to good use, according to financial experts.

1. Send the refund check to more than one account consider splitting your refund into two or three accounts.
2. Put the money into a regular or Roth IRA. When it comes to your long term savings, this can be a great move.
3. Don't forget to keep some cash on hand. Consider stashing some cash in a savings account through OHCFCU.
4. Pay off high-interest debt. This may be your most immediate financial goal.



**ARE YOU READY FOR THE SUMMER?
APPLY FOR AN AUTO LOAN TODAY**

HOLIDAY CLOSURE
Memorial Day - May 25th



Youth Accounts

Ohio HealthCare
FEDERAL CREDIT UNION
You care for others, we care for you.

Central Ohio
3955 W Dublin Granville
Dublin, OH 43017

Grant
363 E Town Street
Columbus, OH 43215

Riverside Branch
3545 Olentangy River Rd., Suite 110
Columbus, OH 43214

Akron
1174 Battles Ave.
Akron, OH 44314