

Ohio HealthCare

FEDERAL CREDIT UNION

You care for others, we care for you.

NEW YEAR, NEW GOALS!

Thank you for an amazing 2021! We want to take this time to express our gratitude and appreciation to all of our first responders who sacrifice so much each day to keep our amazing community protected. We want to assure you that we are here to support our local heroes by functioning as their primary financial institution. We are here for you, whatever that may be. Whether you are interested in improving your credit score, buying a new home, or teaching your children good money management skills, we are here to support you. Please do not hesitate to reach out to us today to let us know how we can team up and work together to meet your 2022 goals.

From everyone at Ohio HealthCare Federal Credit Union, thank you. Thank you for everything that you have done for this community. We are excited to see what the future holds for us, and we only wish to continue to grow. We are proud that you have chosen us to be your financial institution. Let's tackle this next year together!

Sincerely,

Christy O'Connell, President & CEO



Winter Seasonal Savings Tip

January is the ideal time to start fresh and kick off your brand new savings strategy. Get a handle on how much post-holiday debt you may have accumulated in December, and determine how to best pay that down. Opening a holiday club account at your credit union would be a good move around this time. These interest-bearing savings accounts provide a safe, smart place to stash cash for the next winter season so you can avoid piling on holiday debt with high-interest credit cards.

The possibilities are
endless.

Did you know that you can pay for school tuition with a HELOC? Home equity is a great source of low-interest funds to help you pay for other expenses. The possibilities are endless when you apply today!

WELCOME

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We want you to save big. That's why our rates are small! Visit our website today to check out our unbeatable auto loan rates!

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HOLIDAY CLOSURES

New Year's Day
Saturday, January 1

Martin Luther King Jr. Day
Monday, January 17

Presidents Day
Monday, February 21



Remote deposit capture is just like taking a picture!

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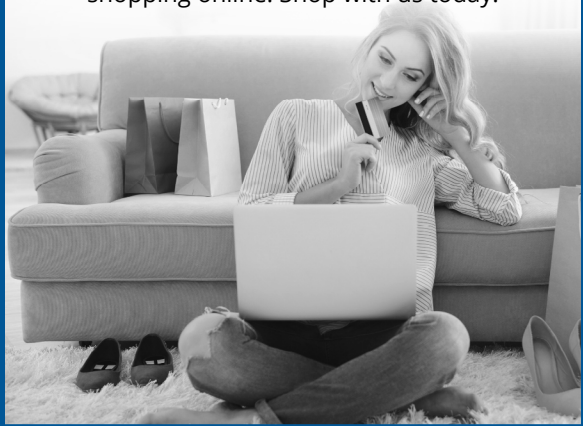
Banking at your convenience.

We understand that you don't always have time to stop by a branch. That's why Ohio HealthCare FCU offers our mobile app! Bank at your convenience when you download the app today.



Treat yourself.

After working so hard, you deserve to treat yourself. Our credit cards come with identity theft protection, so you don't have to worry about risking your finances while shopping online. Shop with us today!



5 Tips to Revamp Your Finances in the New Year

Start by making a budget.

A detailed monthly budget can help you pay your bills on time, have funds to cover emergencies, and reach your financial goals. When was the last time you re-evaluated your financial health and created a budget? Get started.

Create a financial road map.

What are your financial goals? Everyone needs to plan for basics like retirement – however far off that may be — but you can also map out your other spending. Account for big expenses like a house or a car ahead of time. Use the 'Saving Goal Calculator' found on ohiohealthcarefcu.com to help save toward your goals.

Know what you're saving for.

Whatever your financial goals are, it's never too soon to start working toward them. First, get your savings started by putting money away in an emergency fund. Then you can start putting money away toward your other goals. These tips will help you keep track of your finances so you can reach your goals.

Get informed about credit.

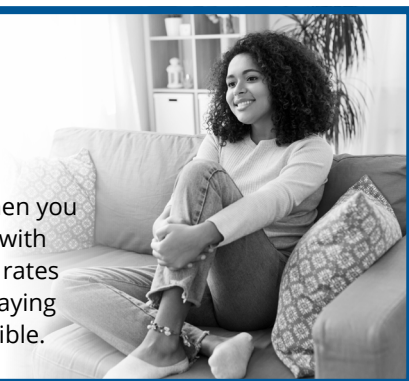
Why does your credit score matter? How can you improve it? Your credit report determines whether you qualify for a loan and the rate at which you are going to pay it. Learn how to keep your credit score strong.

Talk about it.

It's smart to hold a family meeting at least once a year to discuss finances. You can take that time to assess where you are financially and adjust your spending and saving goals if they have changed.

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