



A NOTE FROM OUR PRESIDENT & CEO

Each year, we are grateful for the everyday heroes. The ones that keep our community safe. The frontline workers who inspire and motivate us. The people we hope to help reach their financial goals while they are out saving the world.

We are committed to providing the tools and solutions you need to succeed. The community depends on you, but here you can depend on us. Your bravery and selflessness push us to be better at what we do. Thank you for your dedication - you are appreciated!

Sincerely,
Christy O'Connell, President & CEO



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, and pay bills from home!



Crush your 2023 fitness goals on a budget.

Feeling motivated to crush those new fitness goals but worried about breaking the bank? We've got you covered! Getting in shape doesn't have to cost you anything at all. Did you know that there are a bunch of free resources out there on Pinterest, YouTube, and Instagram? Look for exercises that require no weights. Believe it or not, bodyweight exercises are still extremely effective. Yoga is a great way to get your body moving. It can help improve flexibility and balance while simultaneously boosting your mood. As the weather gets warmer, get outside and move! Find biking, hiking, and walking trails in your area.

WELCOME

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Financial Tip Time!

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

Martin Luther King Jr. Day:
Monday, January 16

Presidents Day:
Monday, February 20

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](#)



Hosting Hacks For A Super Bowl Party

Who doesn't love a good Super Bowl party? Food, drink, and football - there is something for everyone to enjoy! Here are a few tips to save money while you celebrate the big game.

- Party potluck style and have your guests bring a dish of their own
- Don't buy premade food items. Preparing food will always save you more money
- Add to the fun for free with some friendly Super Bowl trivia. Winner will earn bragging rights



Put more money in your pocket!

With a money market account, you can earn interest when you save and easily make purchases! Get the best of both worlds and open yours today!

How Pre-Approval Saves You Money

Buying a new house or car is a huge financial decision. Both purchases are just that - purchases. While you should be prepared to spend money, you can also find ways to save yourself money where you can. That's where pre-approval can help!

When you get pre-approved for an auto loan or mortgage, you are helping yourself save in a few ways. The first is seeing how much you can afford. When you get an estimate, you can determine if it works with your budget and calculate your monthly payments. You also set a boundary on how much you will end up spending. When you go shopping, it's easier to stay within your approved amount and avoid getting talked into something more expensive. You'll most likely get a better rate with pre-approval, which will save you money over time.

Another advantage to pre-approval is that you leave room to negotiate. When the dealer or seller knows you have a set amount you're willing to spend, they will be more open to meeting that number. Pre-approval also saves you time since you won't be looking at things out of your budget. Skip all the sales games!

Ready to get pre-approved? Check out our auto and home loan options.



Get a higher rate of return on your deposits with a share certificate from Ohio HealthCare FCU!

With terms as short as three months, you choose the earning potential that works for you!

Open an account: ohiohealthcarefcu.com/share-certificates



Credit and loan debt can overwhelm most of us.

Consolidate all of your debt with a personal loan. One payment + one low interest rate = financial breathing room.

[Apply Now](#)

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