

On behalf of Ohio Healthcare FCU, we would like to thank you for an amazing Q1. We are so thankful to be able to serve all of the amazing people in our community. We will continue to bring additional value to our amazing community around us.

Spring is quickly approaching, and this new season brings warmer weather, sunnier skies, and new goals to tackle. As we enter the second quarter of the year, we want to thank you for your patience during the past year as we continue to navigate through difficult challenges. We will maintain constant communication with our members through our social media channels and website with credit union news. We are committed to working each day to positively impact and enrich the lives of our members.

As we look back over the years, our members' needs have evolved, and our service offerings have evolved to meet those needs. Today, we offer a full range of financial services and products for our members. We will continually provide our members with competitive pricing and strive to offer our members the most rewarding experience. Please don't hesitate to contact us today to let us know how we can help you this spring. As always, thank you for being a part of our credit union family - happy spring!

HEALTHY SAVING HABITS FOR KIDS

Saving is a learned behavior. It's something that kids need to practice over and over from an early age. When teaching your child how to save money, it is important to start early and explain it in a way that is easily understood for children.

Here are six steps to help your children develop healthy savings habits:

- 1. Start early
- 2. Link saving to a goal
- 3. Create a plan
- 4. Develop the habit
- 5. Brainstorm income opportunities
- 6. Celebrate their success



HELOC Special

Healthy Saving Habits for Kids

P2. DIY Baking Gift Idea

Spring Resources

HOLIDAY CLOSURE

Memorial Day Monday, May 31

Independence Day Monday, July 5



HELOC SPECIAL

Your home's equity is a great source of low-interest funds. Use a Home Equity Line of Credit to fund your college tuition! Borrow and pay interest on only what you need at any given time.

Learn more:

https://www.ohiohealthcarefcu.com/ home-loans/#heloc

o @ohiohealthcare_fcu

Year of the Nurse.

You are our Heroes.

• ½ Cup Butter (room temperature)

• 2 teaspoons Vanilla

· Assorted Sprinkles

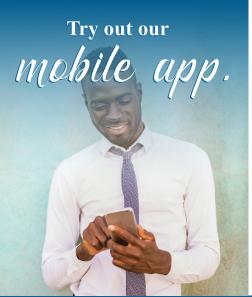
• 2 ½ Cups Powdered Sugar

• ½ Cup Cream Cheese (room temperature)

Frosting







SPRING SUGAR COOKIE BARS

Cookie Bars

- ³/₄ Cup Butter (room temperature)
- ½ Cup Cream Cheese (room temperature)
- 1 ½ Cup Sugar
- 1 Egg
- 1 tsp Vanilla
- 1 teaspoon Baking Powder
- ½ teaspoon Baking Soda
- ½ teaspoon Salt
- 2 ½ Cups Flour

INSTRUCTIONS

- Preheat the oven to 350. Grease a 13x9 pan very well
- In a bowl, blend butter, cream cheese, and sugar, and blend until well mixed. Add in the egg and vanilla and mix until completely combined
- Slowly add in baking powder, baking soda, salt, and flour until a thick dough forms
- Press the dough evenly into the prepared pan and bake for 20-25 minutes
- Cool completely before frosting
- To make the frosting, add the room temperature butter and cream cheese and blend until well mixed
- Add in the vanilla and slowly mix in the powdered sugar. Mix until creamy and smooth
- Spread the icing evenly and thickly across the cooled cookies
- Sprinkle the icing with seasonal sprinkles

Spring into some of our great offers!

You have several options this spring season that will save you time and money. Everything you need for spring shopping is here. Apply for one of our two Visa Credit Cards and earn great cashback rewards every time you spend! Take a look at more options we have for you:

Mortgage Loan



- Low Interest Rate**
- **Deferred Payments**
- Low Monthly Payments***

Skip-A-Pay



- Extra Cash On Hand***
- Easy To Apply

Two Visa® Credit Cards

One with cash back and one with points.



- Cash Back Rewards
- No Annual Fees
- No Penalty APR*

Visa® Gift Card



- **Discounted Prices**
- Always a Good Option

*APR = Annual Percentage Rate. **Subject to credit approval. ***Must meet eligibility requirements. Call to see if you qualify. Loan promotions may change at any time with or without notice. See our website for more details.

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time. Not valid on refinances of loans currently held with Ohio HealthCare FCU.

Subject to qualification. Starts: 09/01/20 Ends: 10/31/20

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