

Ohio HealthCare

FEDERAL CREDIT UNION

You care for others, we care for you.



NEW YEAR, NEW GOALS!

Happy spring! If you are anything like me, you are excited about this new season. It will bring warmer weather, sunnier skies, and new goals to accomplish. We are excited to see the growth that will occur this next quarter.

Having an emergency fund is now more important than ever. Ohio HealthCare FCU offers products and services to help grow a financial safety net right for you. An emergency fund will give you financial control of life's unexpected twists and turns, whether you're going through a global pandemic or other crises. How much should you put in your emergency fund? Determine your crucial expenses, such as rent, groceries, health care, utilities, and loans. The Bureau of Labor Statistics says the average duration of unemployment right now is just over 17 weeks, or about four and a half months. Multiply the total amount of crucial expenses by four and a half to get an idea of how much you will need to have in an emergency fund. You will want to keep emergency savings in a different place than your regular checking or savings account. You want the emergency savings somewhere you can access fast when the time comes. Ohio HealthCare FCU is here to help. We can help you find the best option for you and your financial responsibilities. Contact us today to see how we can help you accomplish your financial goals.

Sincerely,
Christy O'Connell, President & CEO

Refinance Your Auto Loan & Save Today!



Drive down your car payment and save with Ohio HealthCare FCU! Move your auto loan from your current lender to us and save each month. Contact us for more details.

Money made easy.

At Ohio HealthCare FCU, the power is yours. Manage your money with ease when you open a Checking Account! Enjoy benefits such as direct deposit and free monthly e-Statements when you get started today.



WELCOME

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Pay Your Bills Online!

Do you want to reduce your paper trail? Simplify your life, and pay your bills online today! Never miss a payment when you enroll in Bill Pay today with Ohio HealthCare FCU.

[Learn More!](#)

HOLIDAY CLOSURES

Memorial Day
Monday, May 30

Juneteenth Observance
Monday, June 20

Credit card made for you.

With no annual fees and low rates, our VISA® Credit Cards are the perfect financial solution for you! The possibilities are endless when you apply today!



We Are Now Mobile!

Ohio HealthCare FCU is now mobile! Access your account on the go and bank at your convenience with mobile banking. View account balances, make transfers, deposit checks, and more, all from your mobile device!



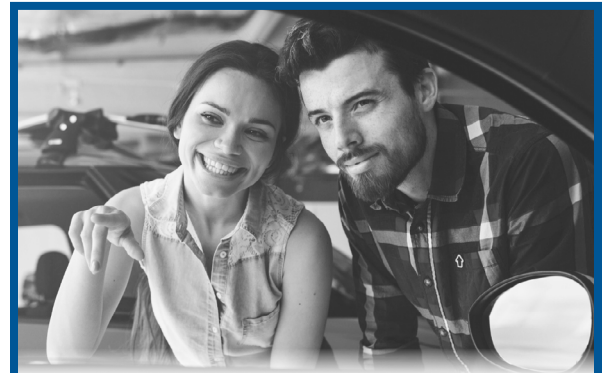
Spring Savings Guide

Here are a few ways you can make some hidden savings each month.

April: Tax time is near! If you haven't done so already, start prepping. Round up your records; keep an eye out for tax-related mail (W-2s, 1099s); consider your filing options; and visit www.irs.gov for help. Being prepared now will help you get the most out of your return. Spring is also near, and temps are rising. When they do, embrace the natural warmth by turning off the heat and opening the windows. Letting in the fresh air will not only improve your health but also your heating bill.

May: Create a "green" environment and save money on food by planting a garden now and making your own compost. You can potentially save thousands of dollars by producing your own fresh, pesticide-free produce as opposed to buying it retail at the market. With just a small compost bin, you can produce up to \$200 worth of fertilizer compared to purchasing the same amount from a home improvement store.

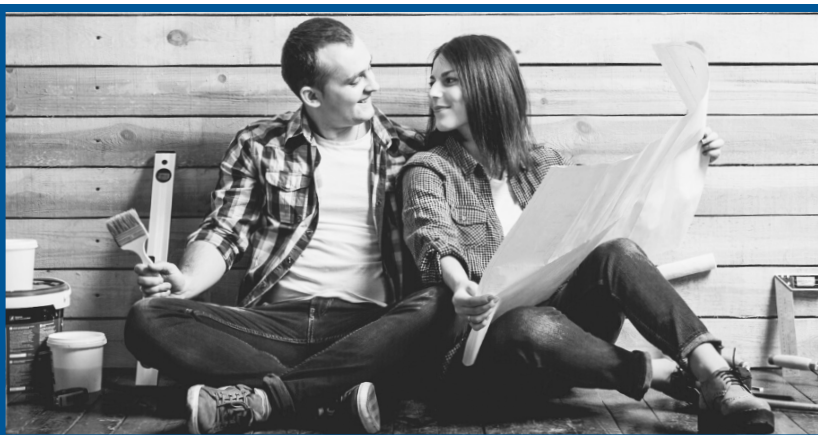
June: Dads and grads are the guests of honor this time of year, but the special deals available in stores and online can be for anyone on your list – even you. You can save on a gamut of items from sporting goods and electronics to clothing and personal care products.



Imagine The Possibilities.

Have you imagined the possibilities for your dream car? Apply for an auto loan with Ohio HealthCare FCU, and we'll help you finance a stylish new car with a payment plan that works for you! It's easy to get started online.

[Learn More!](#)



Upgrade and enjoy!

Are you looking to build the house of your dreams? Apply for a home equity line of credit today, and we will get you halfway there! We'll help you get the funds you need to bring your vision to life.

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