

Ohio HealthCare

FEDERAL CREDIT UNION

You care for others, we care for you.

HELLO FALL!

Approaching the final stretch of the year and we couldn't have done it alone. Our Ohio HealthCare Federal Credit Union family would not be the financial institution you see here today without the men and women tirelessly working to keep our community protected. It is our honor to support the work of these individuals and organizations providing first-class financial services and products.

As we turn the corner into a new quarter, trust that you can rely on Ohio HealthCare Federal Credit Union to take care of you for a change. From getting your kids prepared for school to building a holiday budget, you can count on us.

Thank you for not only your membership but for everything you have done for this community. We are proud that you have chosen to be a part of the Ohio HealthCare Federal Credit Union family and look forward to serving you for years to come.

Sincerely,
Christy O'Connell, President & CEO

Put More Jolly In Your Holiday!

Get more dough in your pocket this holiday season with a Holiday Loan from Ohio HealthCare federal Credit Union.

\$1,200	\$2,400	\$3,600
12 months	24 months	36 months
7.99% APR*	8.99% APR*	9.99% APR*

*APR = Annual Percentage Rate

Show the earth some love.

Show the earth some love when you sign up for e-Statements! It's the fast and free way to receive your statements digitally.



WELCOME

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HOLIDAY CLOSURES

Columbus Day
Monday, October 11

Veterans Day
Thursday, November 11

Thanksgiving
Thursday, November 25

Black Friday
Friday, November 26

Christmas Eve
Friday, December 24 @ noon

Christmas
Saturday, December 25

New Year's Eve
Friday, December 31 @ noon

New Year's Day
Saturday, January 1

Fall Savings Guide

Fall is quickly approaching. We love sharing a financial wellness tips in our newsletters. Here are a few ways you can make some hidden savings each month this fall.

October: Start planning for fall holidays. Do Halloween for less with homemade costumes and bulk candy. Decorate frugally inside and out with mums, pumpkins, and a few scarecrows. Start stocking up for Thanksgiving – grocery stores are pushing all things holiday including canned goods, baking supplies, frozen foods, beverages, kitchen gadgets, etc. This is also a good time to think about prepping your home for winter. Examine your thermostat and heating system, do a draft check, insulate, and do an outdoor clean-up. This can save you big-time on utility bills while also creating a warm and cozy atmosphere.


November: Think about your holiday plans and how you can save. If you're traveling, book early and travel off-peak if possible. If you're hosting, consider a potluck where each guest contributes a dish or beverage. Holiday sales begin on Black Friday, so make your list early and try to find the best deals in-store and online. Keep in mind, now is a good time to get good buys on everyday necessities and items for your home, not just gifts.

December: Set a holiday budget and stick with it. When it comes to family gift exchanges, suggest a pollyanna in order to minimize the money and time spent on gift-buying. Year-end tax tips: Start thinking about the New Year and what your tax bill will look like. Think about strategies to lower your bill, like paying January's mortgage payment or donating to charity. Consult your tax advisor for advice.



Finance with US.

Finance your car with us! Get a new Auto Loan with Ohio HealthCare FCU. We offer flexible terms, low rates, and an easy application process.



Bills Made Easy!

We make Bill Pay as easy as 1,2,3!
First, click the link below and visit our website. Second, log in to our Online Banking portal. Third, easily pay your bills anywhere at any time!



Banking on your schedule.

Download our mobile app!

One Card, Many Features!

Every VISA® includes these standard features:

- 24/7 toll-free lost/stolen card reporting
- Identity theft protection. Help in reporting suspected incidents
- Zero Liability protection from unauthorized transactions
- Product protection. Ninety-day protection from breakage, loss, or theft for items purchased with any Ohio HealthCare VISA® card



Apply for a VISA® today!

Fund your big day.



Apply for a Home Equity Line of Credit from Ohio HealthCare FCU! Get a bit more cash in your pocket for your big day.

For more info visit:
ohiohealthcarefcu.com/home-loans

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