



A NOTE FROM OUR PRESIDENT & CEO

As we close out the year, we want to take a moment to thank you for everything you do. It's because of people like you that we get to wake up each morning feeling safe. Your commitment to us is what drives our commitment to you!

You dedicate yourself to serving our community, so we strive to serve you in whatever ways we can. From providing you with convenient products and services to being there for life's big moments, like buying a house or a new car, it's the least we can do!

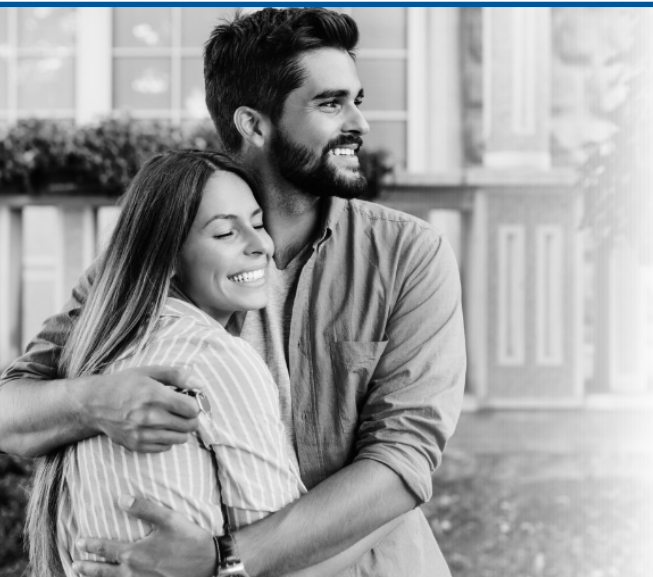
Thank you for sacrificing your time and safety to protect our community. Because of your heroism, we have the privilege of serving the community in our own way. We pledge to have your back because, without you, none of this would be possible.

Sincerely,
Christy O'Connell, President & CEO



Deposit your checks in seconds!

Use remote deposit capture in our mobile app to ensure your time is yours. Don't have the mobile app? Download it today and experience the many amazing features.



Use the *equity* from your home.

A home equity line of credit is convenient for taking care of unexpected expenses. With competitive rates and fantastic service, you're set for whatever comes your way.

Learn more at:
ohiohealthcarefcu.com/home-loans

WELCOME

- P1. **CEO Message**
 - Deposit Your Checks In Seconds!
 - Use The Equity From Your Home
 - Pay Bills Anywhere!
 - Connect With Us!

- P2. **Sign Up For e-Statements Today**
 - Holiday Closures
 - CD Special
 - We Have Stress-free Checking Accounts
 - Overspending Is So Yesterday
 - Seize The Day With Mobile Banking

Pay Bills Anywhere!

Schedule your payments online with bill pay!
Make your life more convenient.

[Learn More!](#)



Connect With Us!

Follow us on social media and stay updated on the latest news.

Sign Up For e-Statements Today

Paper cuts are a major bummer. What if you never had to experience that sting again? Start using e-Statements to save your skin.
Visit: ohiohealthcarefcu.com/digital-banking

Holiday Closures!

Veterans Day: Friday, November 11
Thanksgiving: Thursday, November 24
Black Friday: Friday, November 25
Christmas: Monday, December 26
New Year's Eve: Monday, January 2



CD Special

Our CD rates are rising.
Higher CD rates to grow your savings!
\$250 Minimum Deposit. A penalty may be applied for early withdrawal.

We have stress-free checking accounts!

We have the perfect checking account for you and your family. Each of our checking accounts offers the following features:

- Free ATM or Debit Card with no transaction limit
- Over 30,000 surcharge free ATMs throughout Ohio and the nation
- 300+ Shared Branches in Ohio and 5300+ nationwide
- Free Digital Banking with free digital check images, bill pay, account alerts, automatic transfers, and more
- Free Mobile App
- Free monthly e-Statements
- Check reorder via toll free number 877-585-8777 or online
- Privilege Pay Overdraft Services (subject to qualification)
- Direct Deposit

[Open An Account Today!](#)



Overspending is so yesterday.

Get with the program and lower your auto loan payments! Stop overspending and refinance your auto loan today!

[Learn More!](#)



Seize the day with *mobile banking.*

Download our Mobile App to view recent transactions, bills, balances, and more! It's the easiest way to stay on top of your finances. Download it today!



Central Ohio
3955 W Dublin Granville
Dublin, OH 43017

Grant
363 E Town St
Columbus, OH 43215

Riverside Branch
3545 Olentangy River Rd., Suite 110
Columbus, OH 43214

Akron
1174 Battles Ave.
Akron, OH 44314