

# Ohio HealthCare

FEDERAL CREDIT UNION

*You care for others, we care for you.*

## WE'LL GET THERE TOGETHER!

As we do our part in trying to stop the spread of the novel coronavirus, COVID-19, the sudden weight of these crises can leave you feeling discouraged. Even during difficult times, you can always see the silver lining. Try and focus on the positives you see around you. How you interpret your emotions depends on how you frame them. One positive aspect that has occurred since the outbreak is comradery between individuals. Everyone is coming together. They understand a small part of what everyone is feeling. Remember that comradery throughout your day, and you can remind yourself that there are still good things happening in the world.

You might take advantage of your time at home by getting rid of unwanted items. Studies have shown that people who live in cluttered spaces tend to get stressed very easily and have poor mental health. A great thing to take on while at home is selling, donating, or throwing away the things that are just taking up space. Not only does it free up more of your home, but you can also make some extra money on the side, and get clothes and items to people who are in need of it, especially in a time like this. Money made can be put into an emergency fund or start a little savings for something that you are looking forward to doing once everything gets back to normal! We'll get there soon, and we'll get there together.

## WELCOME

- P1. We'll Get There Together  
HELOC Special
- P2. Shop Local  
DIY Baking Gift Idea  
Holiday Resources

## HOLIDAY CLOSURE

**Columbus Day**  
Monday, October 12

**Veterans Day**  
Wednesday, November 11

**Thanksgiving**  
Thursday, November 26  
Friday, November 27

**Christmas**  
Thursday, December 24 (Closing at Noon)  
Friday, December 25

**New Year's Eve** (Closing at Noon)  
Thursday, December 31

**New Year's Day**  
Friday, January 1

## Year of the Nurse. X You are our Heroes.

Everyday checking for

*extraordinary  
heroes.*



Use your  
*home's  
equity*  
to pay tuition!



## 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>

**SHOP LOCAL**

Most small businesses don't have the credit and capital to weather the coronavirus pandemic, and the average small business has only enough cash in reserve to remain open for 27 days. For restaurants, it's only 16 days; for retail shops, only 19.

- **Buy from Local, Independently Owned Businesses.** You can help the small businesses you love stay in business by buying their products and services
- **Buy Gift Cards. You can use them once the business reopens.** In the meantime, you're providing the business with income it desperately needs to stay afloat
- **Buy Something Extra.** While you're buying a gift card, maybe get one as a birthday gift for a friend as well
- **Be Flexible.** Many small businesses are trying out new ways to meet their customers' needs and keep themselves solvent
- **Tip Better Than You Usually Do.** If you are patronizing a service-sector business whose workers rely on tips, leave a bigger tip than usual
- **Leave a Review.** This is a great time to leave positive reviews of your favorite local businesses on Yelp, Google, Facebook, and other social media

**PEACH COBLER (PAULA DEEN RECIPE)**

8-10 servings

Ingredients:

- 4 cups peeled, sliced peaches
- 2 cups sugar, divided
- ½ cup water

- 8 tablespoons butter
- 1 ½ cups self-rising flour
- 1 ½ cups milk
- Ground cinnamon, optional



**INSTRUCTIONS**

- Preheat oven to 350°
- Combine the peaches, 1 cup sugar, and water in a saucepan and mix well. Bring to a boil and simmer for 10 minutes. Remove from heat
- Put the butter in a 3-quart baking dish and place on the oven to melt
- Mix remaining 1 cup sugar, flour, and milk slowly to prevent clumping. Pour mixture over melted butter. Do not stir. Spoon fruit on top with ground cinnamon (if using). Batter will rise to top during baking.
- To serve, scoop onto a plate and serve with your choice of whipped cream or vanilla ice cream

**Holidays...we've got you covered!**

You have several options this holiday season that will save you time and money. Everything you need for holiday shopping is here. Ready for a staycation? Get a Holiday Loan with no payments until January and go have some fun! Take a look at more options we have for you:

**2 Visa® Credit Cards**

One with cash back and one with points.



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

**Holiday Loan**



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

**Visa® Gift Card**



- Discounted Prices
- Always a Good Option

**Skip-A-Pay**



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

\*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.



Whether you're buying or refinancing a home, we offer competitive rates and terms, as well as fast, friendly and personal service. We can pre-approve your home loans so your house shopping experience will be faster and more enjoyable!

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Visit us at [ohiohealthcarefcu.com](http://ohiohealthcarefcu.com)

Member of NCUA

**"Be faithful in small things because it is in them that your strength lies." – Mother Teresa**

**Holiday Loans**

We have choices for you!

|               |               |
|---------------|---------------|
| \$1200        | \$2400        |
| for 12 months | for 24 months |
| at 7.99% APR  | at 8.99% APR  |

November 1st – December 31st



**Refinance Your Vehicle Loan**

ALL titled vehicles, including recreational! Get 2% lower than your current rate! Floor rate is: 2.49%\*

PLUS a 60-day payment deferral

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\*APR= Annual Percentage Rate. Interest and credit insurance premiums (if applicable) continue to accrue during deferred-payment period. Valid on auto loans made directly with the credit union. Limited time offer. Offer may end at any time. Not valid on refinances of loans currently held with Ohio HealthCare FCU. Subject to qualification. Starts: 09/01/20 Ends: 10/31/20

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