

Fall Scholarship



Congratulations to the 2018 ODJFS Federal Credit Union Scholarship Competition winner, Olivia Carter, daughter of Kevin Carter. Olivia won \$500.00 toward her tuition. She is a Junior at The Ohio State University majoring in Early Childhood Education and Visual Impairment. The Credit Union wishes her continued success throughout her college career and beyond.

ODJFS FCU's Annual Meeting

Tuesday, February 19, 2019

Columbus Airport Marriott 1375 N. Cassady Ave. Columbus, OH 43219

Advanced Reservations Required

\$15 for Members

\$20 for Non-Members

Please call (614) 237-3200 to make reservations by February 8th.

Registration at 5:30pm, dinner will follow promptly after. The evening includes the election of 2019 Board and Credit Committee, discussion of old & new business, delicious food and the raffling of prizes!

Finance Your New or Used Vehicle with ODJFS Credit Union

ODJFS FCU offers:

- > **GAP and GAP Plus Insurance**
- > **Credit Life Insurance**
- > **Disability Insurance**
- > **ACH Origination Payment**
- > **Payroll Deduction**

To Apply: Submit a loan application and proof of income

Disclosure: A \$40.00 VSI processing fee will apply. Additional discounts may be available. Certain restrictions and credit evaluation may apply. Rates and terms are subject to credit approval. Rates are subject to changes without notice.

Example: Estimated auto loan calculation: \$25,000 new or used (2017-2018) with no down payment, the payment would be around \$388.23 for 72 months.

Holiday Schedule

Tuesday, January 1st (CLOSED)
Monday, January 21st (CLOSED)
Monday, February 18th (CLOSED)
Monday, May 27th (CLOSED)
Thursday, July 4th (CLOSED)
Monday, September 2nd (CLOSED)
Monday, October 14th (CLOSED)
Monday, November 11th (CLOSED)
Thursday, November 28th (CLOSED)
Tuesday, December 24th (Closing at Noon)
Wednesday, December 25th (CLOSED)

Coming Soon...

“Growth through Technology”

- ✓ Bill Pay
- ✓ Mobile Banking
- ✓ Online Banking
- ✓ Remote Deposit Capture
- ✓ Docu-Sign

Dip Your Chip

Have you ever been confused when a cashier asks “debit or credit” when presenting your card for payment? Your debit card is capable of accessing funds from your bank account with a pin number but did you know it could also access the credit card network? When you enter your pin number, you are processing the transaction through the debit network. When you dip the chip into the card reader machine, you are processing the transaction on the credit network. By using your card as a “credit card” you have:

Added Fraud Protection - (Visa or Mastercard) has a zero-liability policy. A fraudulent transaction can be contested much easier and the lost funds will be returned to your account much quicker.

So next time you are asked, “debit or credit” at the cash register, remember to “dip your chip” and process your transaction on the credit network.



Sprint Works™ for Credit Union Members with Cash Rewards

Get



for **every** new line you switch to Sprint – **up to \$1,500!**

Via deposit. Max 15 lines. Req. registration within 30 days of activation.

Plus



each year in loyalty rewards.

Via deposit per account.

Business accts. are not eligible.

Register at lovemycreditunion.org/sprintrewards or in the Love My Credit Union® Rewards app.

SPRINTworks™

Be sure to mention this Corporate ID code.
Individual Members: NCBEN_ZMB_ZZZ



Reminder

Special Savings Club will be transferred to your savings account on Friday, February 1st.

Limited time offers. **Activ. Fee:** Up to \$30/line. Credit approval req. **Cash Reward Offers:** Avail. for eligible credit union members & member employees with qualifying corp. id. (ongoing verification). \$100 Cash Reward for new smartphone line accts. up to 15 lines. Req. activ. at point of sale. Excludes CL, MIB devices, tablets, Sprint Phone Connect, upgrades, replacements & ports made between Sprint entities or providers associated with Sprint. Limit one SWP Corp ID per Sprint acct. No add'l. discounts apply. **Loyalty Reward:** \$100/act./yr. when Sprint acct. remains active and in good standing each yr. **Deposit:** Cash Reward issued by CU Solutions Group. Sprint acct. must remain active and in good standing for 30 days to receive Cash Reward. Allow 6-8 wks. for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 8 wks., visit lovemycreditunion.org/sprintrewards & click on "Cash Rewards Tracker". **Other Terms:** Offer coverage not avail. everywhere or for all phones/networks. May not be combinable with other offers. Offer, terms, restrictions, & options subject to change & may be modified, discontinued, or terminated at any time without notice. Restrictions apply. © 2018 Sprint. All rights reserved. Sprint & the logo are trademarks of Sprint. Other marks are the property of their respective owners. N183456