

Autumn 2009 Issue



ODJFS Federal Credit Union  
**Autumn News**

## Always Be Vigilant

Always be vigilant with your cards, checks and id's. Unfortunately there are too many folks out there who are always on the prowl to take advantage of your good credit.

**- Be Wary of Emails that ask for Personal Information -**

Banks and other financial institutions will never ask you for personal information via email.

**- Make Sure Phone Calls are From a Valid Number -**

Don't be afraid to tell a caller you will call back to deal with their questions. After you hang up, go to your last statement and initiate a call to a valid number from your statement. Don't call back on a number they gave you.

**- Check Your Credit Report Often -**

Your best line of defense is to always be aware of what is on your credit report. You can use [www.annualcreditreport.com](http://www.annualcreditreport.com) and receive one report per year from each reporting agency. If you suspect you may be the victim of I.D. theft, joining a credit monitoring service would allow you to keep and even closer eye on your information.

***Do you use Powerco C U to cash your  
ODJFS Credit Union checks?***

Since the Powerco Gahanna location is moving, we now have a new agreement with Kroger Marketplace Gahanna at 300 S. Hamilton Rd.

If you are in need of a place to cash your official ODJFS Credit Union check, just go to the Kroger Service Desk.

It's quick and conveniently located just past the light at Morrison where you would turn to go to Powerco.

The Kroger standard \$5.00 fee will apply.

**ODJFS CREDIT UNION  
YOUR NUMBER ONE RESOURCE  
FOR A GREAT LOAN DEAL!**

*Your credit union offers personalized service, quick turn around, and of course great rates on all types of loans!*

*If you need to finance a new car, home improvements, furniture, or a vacation, it pays to check with your credit union first!*



***Always here to serve you!***

***(614) 466-3416***

***[www.odjfscu.com](http://www.odjfscu.com)***



# Fall News

## CU Member Rewards

- Repeat Loan Customer
- Excellent Credit with D/I 30% or less
- C.U. Checking Account
- 10% Down (on a vehicle)

Great ways to save on your interest rate...as much as 1% off our already low rates!

## Holiday Schedule

*The Credit Union Offices will be closed for the following holidays:*

*Columbus Day—Mon. October 12th  
Veteran's Day—Tues. November 11th  
Thanksgiving—Thurs. November 26th  
Fri. November 27th close at 2p.m.  
Christmas—Fri. December 25th*

## NEED ASSISTANCE?

We offer free credit/debt counseling for all our members! All you need to do is call ahead to make an appointment, bring all your information and sit down to speak with your C.U. manager!

GET A GRIP on your Credit Union Sharedraft / Checking Account

★ **a \$3.00 latte at Starbucks could cost you \$28.00!** ★

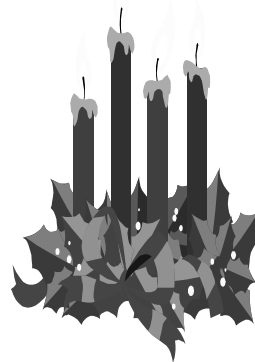
Here are three tips to help you avoid overdrafts:

1. TAKE 3 MINUTES TO CHECK: Take advantage of online banking or telephone access to check your balance easily and quickly.
2. MAKE IT A HABIT: Don't wait until the end of the month to balance your account.
3. THINK 1st before spending: Just because there are checks left in your checkbook or a debit card in your hand doesn't necessarily mean there is money in your account.

## Get Shopping With The Christmas Club!

The 2009 Christmas Club checks will be deposited to your Regular Share Account, and available for you to withdraw by ATM, MTA, mail or in person on **Monday, November 2**. *Please call the Credit Union at (614) 466-3416 October 14-30 if you would like to have a check mailed to you.*

You can join the Christmas Club, or make changes to your current Christmas Club account, by completing the form below and returning it to the Credit Union prior to November 30. *You do not need to complete the form if you do not wish to make changes to your current club account – your account will automatically renew.*



## CHRISTMAS CLUB CONTRACT

By joining the Christmas Club, I understand that there are no withdrawals during the year. There will be one deposit credited to my Regular Share Account in the month of November 2010. I may stop deductions at anytime during the year, but the account will not close until the Christmas Club account is disbursed in November 2010. Should I choose to withdraw from or close my Christmas Club account prior to November 2010, a \$25 fee will be assessed for each early withdrawal.

I would like \$ \_\_\_\_\_ withheld from my payroll and credited to my Christmas Club account each pay, excluding Free Pays. I understand that any current payroll deduction I have will be increased by the amount indicated. I further understand that my Christmas Club account will automatically renew each year unless the Credit Union is otherwise notified by me in writing.

Date \_\_\_\_\_

Printed Name \_\_\_\_\_

Signature \_\_\_\_\_