



WINTER NEWS

ODJFS Federal Credit Union

Winter
2009
Issue

Mark your calendar for the Annual Meeting

February 17th is the big night to come out and celebrate your loyal membership with ODJFS Federal Credit Union. Join us for our Annual Meeting at The River Club at Confluence Park. The registration begins at 5:00pm. The night includes the election for 2010 officers, discussion of old & new business, great food and of course fabulous door prizes!

Advance Reservations Required
Members \$10.00
Non Members - \$ 15.00



Please call the credit union to make your reservation by February 12th!

Its not too late to join the ODJFS Christmas Club for next year!

You can still get a full 10 months deposited to the club to prepare you for Christmas 2010...and we offer 4 different club accounts:

Christmas Club - pays out Nov. 1st Vacation Club - pays out May 1st
Special Savings Club - pays out Feb. 1st Back to School - pays out Aug 1st

CAR LOANS...SIGNATURE LOANS... HOME LOANS

YOUR CREDIT UNION HAS THEM ALL!

Always keep in mind that we offer many types of loans to fit all your financial needs! Check us out:

- Convenient payroll deduction*
- Competitive Rates*
- Free debt cancellation insurance*
- Totally Confidential*
- Personalized loan servicing*

DID YOU KNOW YOUR C.U. OFFERS...

- *No-Fee Share Accounts*
- *No-Fee Checking Accounts*
- *Certificates of Deposit*
- *Home Mortgages*
- *2nd Mortgages*
- *Visa Credit Cards*
- *Visa CU Check Cards*
- *Visa Gift Cards*
- *ATM Cards*
- *Competitive Loan Rates*
- *Personalized loan service*
- *S.O.T. office - Mon, Wed, Fri.*
- *Lazarus office - Tuesday*
- *Personal financial counseling*
- *Web Access*
- *Member Telephone Access*

Wow!

Keep up with all that's happening at **YOUR Credit Union** by checking out our website:

www.odjfscu.com

And of course by always reading this quarterly newsletter!



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Bulletin Board

Have a High School Senior at Home?

Check this out...

Ohio Credit Unions College Scholarships Program

Apply now for scholarships available from your *local Chapter of Ohio Credit Unions*. They have 6 - \$1000.00 scholarships for students who are planning to attend or continue college or other advanced education. Go to www.coccu.org or see your credit union for details and an application. Complete application and turn in to your guidance counselor by Feb. 12, 2010.

Holiday Schedule

*The Credit Union Offices will be closed
for the following holidays:
Martin Luther King Jr. Day—Mon. January 18
Presidents Day—Mon. February 15*

Just a reminder...

If you need to cash your credit union official check, we have an agreement with the Kroger Marketplace, located at 300 S. Hamilton Rd, Gahanna. Just go to the Kroger Service Desk, be sure to have ID. They will cash your check for a \$5.00 fee.

Remember that you need to go the Kroger Service Desk, and also their check casing limit is \$700.00 per person, per week.

CU Loan 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!

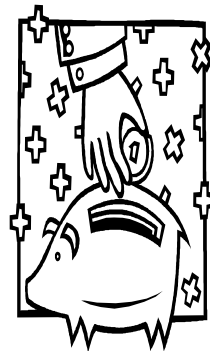
If you have not already done so, stop in for your 2010 Credit Union wall & pocket calendars!

Save Big With the Special Savings Club!

Designed for you to save for any purpose you desire!

The 2010 **Special Savings Club** funds will be deposited to your Regular Share Account, and available for you to withdraw by ATM, MTA, mail or in person on Monday, February 1. *Please call the Credit Union at (614) 466-3416 January 14-30 if you would like to have a check mailed to you.*

You can join the **Special Savings Club**, or make changes to your current **Special Savings Club** account, by completing the form below and returning it to the Credit Union prior to February 28. *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.*



“SPECIAL SAVINGS CLUB”* CONTRACT

**formerly Cruise Club*

By joining the Special Savings Club, I understand that there are no withdrawals during the year. I may stop deductions at anytime during the year, but the account will not close until the Special Savings Club account is disbursed in February, 2011. This disbursement will be in the form of a direct deposit to my regular share account. Should I choose to withdraw from or close my Special Savings Club account prior to February, 2011, a \$25 fee will be assessed for each early withdrawal.

I would like \$_____ withheld from my payroll and credited to my Special Savings 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 Special Savings Club account will automatically renew each year unless the Credit Union is otherwise notified by me in writing.

Date _____

Printed Name _____

Signature _____