



# SUMMER NEWS

## ODJFS Federal Credit Union



### Have Mortgage Questions...

Can I save money by refinancing?

Is now a good time to purchase?

What are my best options?



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Inquire about refinancing to lower your monthly payment, shorten the life of your existing mortgage or to purchase a home.

Toll Free: 1-877-883-8603 Cell: 614-348-8860

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

- No-Fee Share Accounts
- No-Fee Checking Accounts
- Four types of Club 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 credit counseling
- Web Access
- Member Telephone Access

## SAVING IS AS EASY AS 1-2-3.



Dell recommends Windows® 7.

As a member of the Dell Member Purchase Program, you're entitled to exclusive savings on select configurations of Dell laptops and desktops. The Member Purchase Program is an extension of Dell's Employee Purchase Program and participants of both programs get the same exclusive savings. Take advantage of awesome systems now and don't forget to shop electronics & accessories at already terrific Dell Home and Home Office Prices.

**CALL OR CLICK:**  
866-257-4711  
[WWW.DELL.COM/CUProgram](http://WWW.DELL.COM/CUProgram)  
Member ID: GS105471105

**CREDIT UNION BONUS DEAL... FINANCE YOUR NEW DELL FOR  
12 MONTHS @ 12% AT YOUR CREDIT UNION**

**Remember in addition to CAR LOANS...**

**HOME LOANS (1st and 2nd Mortgages)  
SIGNATURE LOANS  
YOUR CREDIT UNION HAS THEM ALL!**

Always keep in mind that we offer many types of loans to fit your financial needs!

# Wow!

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

[www.odjfsku.com](http://www.odjfsku.com)

And of course by always reading this quarterly newsletter!



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# Summer News

## Bulletin Board

Our **Club Accounts** can offer you a quarterly payout if you join all four.  
**A convenient way to save!!**

New Members and old alike, remember we offer three locations to serve our members

**Corporate Office** - 4020 E. Fifth Avenue - (614) 466-3416

Monday - Friday: 8:30am - 3:30pm

**Branch Offices** - State Office Tower - 32nd Floor - (614) 728-5433

Mon, Wed, and Fri: 8:30am - 1:00pm

Lazarus Building - 5th Floor - (614) 752-3669

Tuesday: 8:30am - 1:00pm

### Correction/Notice of Calendar Change

#### **Thanksgiving:**

Closed Thurs. 11-25-10 / Open Fri. 11-26-10 normal hours @ S.O.T. & main office will close @ 2:00.

**Christmas:** Normal Hours (main office only) 12-23-10 & will be closed 12-24-10

#### **New Years:**

Due to the State Holiday for New Years Day falling on Friday 12-31-10, the Credit Union office in the S.O.T. will be open on Thursday 12-30-10 (State Payday) from 8:30- 1:00. Our Main office will have normal hours Thursday 12-30-10.

### **Amusement Park Tickets!**

**Kings Island** \$33.00 adult - \$29.00 child /senior

**Cedar Point** \$37.00 adult

**Zoombezi Bay /Columbus Zoo** \$26.00 adult  
\$23.00 child /senior

**All C.U. offices will be closed for Holidays: Independence Day - July 5 & Labor Day Sept 6**

### **Make those fall expenses easier with the Back-To-School Club!**

Your 2010 Back-To-School Club funds will be **deposited to your Regular Share Account**, and **available for you to withdraw** by ATM, MTA, Web Access, mail or in person on **Monday, August 2**. Please call the Credit Union at (614) 466-3416 July 19-30 if you would like a check mailed to you.

You can join the Back-To-School Club, or make changes to your current Back-To-School Club account, by completing the form below and returning it to the Credit Union prior to August 31. *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.*



## **BACK-TO-SCHOOL CLUB CONTRACT**

By joining the Back-To-School 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 August, 2011. I may stop deductions at anytime during the year, but the account will not close until the Back-To-School Club account is disbursed in August, 2011. Should I choose to withdraw from or close my Back-To-School Club account prior to August, 2011, a \$25 fee will be assessed for each early withdrawal.

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

Date \_\_\_\_\_

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

Signature \_\_\_\_\_