



Summer News



4.99%

Car Loan Rate Special
Extended through Labor Day,
Sept. 5, 2011

due to popular demand!

Take advantage of this
Super Low Rate!

PURCHASE OR TRANSFER your
existing vehicle loan to your
ODJFS Credit Union and
SAVE, SAVE, SAVE!



Kimberly Regan

\$100

Credit at closing when you finance with
ODJFS FCU now thru August 31, 2011.

Just call Kimberly

First Mortgages / Fixed & Variable
Refinancing / Purchases / Investments
Condos / Manufactured Homes
USDA Rural Housing Program

Cell 614-348-8860

Office 877-883-8603

kbfinancial@bex.net

NEVER PAY A FEE to get a loan at your ODJFS Federal Credit Union!

DON'T BE FOOLED BY **LOW FINANCING RATES** **LIKE 0% OR 2.99%!**

Be an informed consumer, If it sounds too good to be true...it usually is.

Many times these "bait" loans:

1. **Limit loan terms to 24 or 36 months.**
2. **Require a large down payment.**
3. **Require impeccable credit.**
4. **Require you to pay the sticker price.**
5. **Carry pre-payment penalties.**
6. **Limit your choices of vehicles.**
7. **Don't include FREE loan life insurance like your Credit Union does.**
8. **Don't include automatic payroll deduction that your Credit Union offers.**



YOUR CREDIT UNION IS HERE TO WATCH OUT FOR YOUR BEST INTERESTS AND PROTECT YOUR FINANCIAL HEALTH ESPECIALLY WHEN BUYING A CAR.



Summer News



Amusement Park Tickets!

KINGS ISLAND

Adults....\$33.50

Child/Senior....\$28.50

CEDAR POINT

Adult....\$37.50

Child/Senior....\$18.50

Need \$\$\$ for vacation?



Stop by your Credit Union and apply for a loan today.

Holiday Office Closings

Monday, July 4th
Monday, Sept. 5th
and
Monday, Oct. 10th

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 1**.

Please call the Credit Union at (614) 466-3416 between July 18-29 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, 2012. 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, 2012. Should I choose to withdraw from or close my Back-To-School Club account prior to August, 2012, 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 _____