




4020 E. Fifth Ave. 
Columbus, OH 43219

(614) 237-3200 

(614) 237-3210 

info@odjfscu.com 

www.ODJFSCU.com 

Leap into Spring with our Newest Lending Options!

INTRODUCING ... the Payday Alternative (PAL) Loan

In Case You Need Cash Fast.

ODJFS Federal Credit Union now offers PAL (Payday Alternative Loans) as an alternative to high interest rate check cashing businesses.

Payday alternative loans, or PALs is a new loan in which members of ODJFS Federal Credit Union can borrow money at a lower cost and repay over a longer period than traditional payday loans.

Why a PAL may be for me?

A typical payday loan cost a borrower \$15 per every \$100 borrowed. Expressed as an APR that is 391% and the loan is due in full in 2 weeks. The high fees and quick repayment schedule can cause a borrower to become stuck in a cycle.

"The credit union PAL loan is structured to help borrowers make on-time payments, with low interest rates, over a longer period of time".

Borrow \$200.00-\$1,000.00 and re-pay it over a period of 1 to 6 months; you choose your term. Once it's paid off, the loan is completely renewable up to 3 times over a year.

To qualify:

- Complete a loan application
- Provide one pay stub

It's that simple. **Apply Now to get started.**



**We will be closed
Monday, May 25th
in observance of
Memorial Day**



**2020
MEMBERSHIP
SURVEY**

WE NEED YOUR FEEDBACK

This survey will take less than 10 minutes to complete.
Your responses can help shape the future of the credit union.

<http://tiny.cc/2020Survey>

2019 Credit Union Annual Meeting

THANK YOU TO EVERYONE FOR A FANTASTIC 2019 ANNUAL MEETING!

On February 11th, ODJFS Federal Credit Union hosted its 65th Annual Meeting Dinner at The Berwick where Chairman, Lionel Harris, recapped the events from a very busy year.

This annual event allows Members to chat with credit union staff and volunteers in an informal setting. The annual meeting is also a night where we recognize milestone Credit Union anniversaries, elect officials and celebrate the hard work and successes of the past year.

We enjoyed a delicious meal and attendees were able to enter to win amazing prizes.



DON'T DREAM IT, DRIVE IT!

Finance Your New or Used Vehicle with Us

**Rate 2.24% Special Offering
ONE WEEK ONLY!!!!
May 4th-8th**

- AUTOMATIC PAYMENTS
- GAP & GAP PLUS INSURANCE
- CREDIT LIFE INSURANCE
- DISABILITY INSURANCE
- PAYROLL DEDUCTION PAYMENTS

Disclosure: Rates and terms are subject to credit approval and are open to tiers A-B only. Certain restrictions and credit evaluation will apply. Rates are subject to change without notice. A \$40.00 VSI & \$250.00 loan processing fee will apply.

TO APPLY: SUBMIT A LOAN APPLICATION & PROOF OF INCOME

Remote Deposit Capture

Deposit your checks without leaving home.
It's secure, it's easy and it's **FREE!**

Credit Union Members
Switch to Sprint®

**Get a cool
\$200 cash.**

Plus \$100 annual loyalty reward



Love My
Credit Union
Rewards

Sprint



Get cash

Cash via deposit. \$100/line, max 2 lines. Req. new line activ. on eligible plan and registration. Loyalty: via deposit. \$100/yr. per account

Vacation Savings Club

The 2020 Vacation Club checks will be deposited to your Regular Share Account, and available for you to withdraw by ATM, MTA, mail or in person on Friday, May 1st. A Vacation Savings account is a great way to set money aside for a special getaway. Save as much as you want then sit back and enjoy the trip you have earned. You can join the Vacation Savings Club, or make changes to your current Club account at any time. Go online at www.odjfcu.com to complete the Club Sign Up Form. You do not need to complete the form if you do not wish to make changes to your current Vacation Club Account. Your account will automatically renew.



**MORTGAGE SOLUTIONS
FOR YOU.**

**Buying your dream home?
We can help.**

Our partner, Mortgage Center, is here to help with all your home financing needs. Mortgage Center offers traditional, FHA, Rural Development, VA loans, and unique mortgage solutions that other lenders cannot, including:

- Zero down payment
- Construction loans
- Cash-out refinances
- No Private Mortgage Insurance

Call 800.353.4449 or visit MortgageCenter.com today to speak with a mortgage expert and begin your free pre-approval.

*Mortgage Center NMLS# 282701
Equal Housing Lender*



NMLS# 282701

