



Unlock the Power of Your Home with a Home Equity Line of Credit (HELOC)!

Are you looking to take on some major projects in the near future? Whether it is an update on your home, or just need to secure finances for specific financial need. A home equity line of credit (HELOC) might be just what you need. A HELOC offers several potential benefits to homeowners:

1. Lower interest rates: Home equity loans typically have lower interest rates compared to other types of loans, such as personal loans or credit cards. This is because the loan is secured by the equity in your home. Lower interest rates mean lower monthly payments and less overall interest paid over the life of the loan, making it a cost-effective borrowing option for homeowners.

2. Access to large sums of money: Home equity loans allow homeowners to borrow a lump sum of money based on the equity they've built up in their property.

The amount you can borrow is determined by the difference between the current market value of your home and the remaining balance on your mortgage. This can be particularly useful for large expenses such as home renovations, debt consolidation, or covering major life events like college tuition or medical bills.

3. Potential tax benefits: In some cases, the interest paid on a home equity loan may be tax deductible. It's important to consult with a tax advisor or accountant to understand how the tax implications may apply to your specific situation, as tax laws can vary and change over time.

Upcoming Events

April 8: Solar Eclipse:
Come by any branch and pick up your free solar glasses and a moon pie. Supplies are limited.

April 14th 2:00 PM:
Poplar Bluff Municipal Library:
Zoe's Allowance game for elementary age children.

April 21st at 2:00 PM:
Poplar Bluff Municipal Library:
Money Doesn't Grow On Trees- Budgeting for Adults

April 22nd at 5:30 PM:
Poplar Bluff Municipal Library:
Money Doesn't Grow On Trees- Budgeting for Adults

April 23rd at 5:00 PM
Via Zoom:
72nd Ozark Federal Credit Union Annual Meeting

Membership eligibility is required. Some restrictions apply. Loan terms based on eligibility. NMLS# 3446357. Speak with an Ozark FCU Mortgage Loan Originator for additional information.



Ozark
FEDERAL CREDIT UNION

72ND ANNUAL MEETING

DATE
April 23, 2024

TIME
5:00 PM

LOCATION
Via Zoom
E-Mail Davine@ozarkfcu.com
for a link to the 72nd Annual Meeting

1-573-686-7221
OZARKFCU.COM

Membership required

72ND ANNUAL MEETING: APRIL 23, 2024

Date: April 23, 2024
Time: 5:00 PM (UTC -6:00)

This year, we will be hosting the meeting via Zoom, providing a convenient and accessible platform for all our members to participate from the comfort of their own homes or offices.

During the meeting, we will cover a variety of important topics to keep our members informed and engaged. This includes announcing the results of the board elections, presenting the president's report on the organization's achievements and future plans, delivering the financial report to provide transparency on our fiscal health, sharing insights

from the supervisory committee report, and recognizing the dedication and hard work of our staff through service awards for years of commitment.

To attend the meeting, simply reach out to Tabitha at tabitha@ozarkfcu.com and she will promptly provide you with the Zoom link and any additional details you may need.

Mark your calendars and save the date! Let's come together virtually and make this 72nd Annual Meeting a memorable and productive event for us all.

Pick up your umbrella on April 23rd from any of our locations. Limited supplies.

STREAMLINE YOUR COMMUNICATION WITH OZARK FCU'S TEXT MESSAGING SERVICE!



Have you experienced the convenience of Ozark Federal Credit Union's Text Messaging Service? By simply texting any of our Ozark FCU locations, you gain immediate access to a seamless way to interact with your Credit Union.

Our service enables you to effortlessly send and receive messages using your mobile devices, eliminating the need for internet access or logging into a separate platform. This accessibility empowers you to quickly reach out to our Member Service Representatives or Loan Officers for inquiries, support, or updates, thereby enriching your overall Credit Union experience.

TEXT:

- MAIN BRANCH: 1-573-686-7221
- DEXTER LOCATION: 1-573-624-8864
- DONIPHAN LOCATION: 1-573-351-2401
- DOWNTOWN LOCATION: 1-573-686-9991
- PIEDMONT LOCATION: 1-573-223-3075

SIGN UP FOR ONLINE BANKING E-NOTICES

Three Benefits of E-Notices:

- **Convenience:** E-notices eliminate the need for physical mail, allowing you to receive essential notifications instantly via email or other electronic means.
- **Environmental Sustainability:** By opting for e-notices, you contribute to environmental conservation by reducing paper usage and minimizing waste.
- **Organization and Accessibility:** Electronic notices often have features that enhance organization and accessibility.

FOR MORE INFORMATION

<https://www.ozarkfcu.com/online-banking.php>



MAXIMIZE YOUR BANKING EXPERIENCE WITH E-NOTICES

Our Online Banking E-Notices offer unparalleled convenience and peace of mind. Here's how to set them up seamlessly:

Tailor your notifications to suit your needs, whether you're at home or on the go. Navigate to notifications on the OFCU Mobile App menu or E-Alerts on the PC menu. Enable push notifications and email alerts, ensuring your correct email is on file. Don't forget to activate checking and savings notifications if applicable.

Take control of your banking experience with Online Banking E-Notices. Follow these simple steps to stay informed, secure, and connected wherever you are.

NAVIGATE YOUR CAR BUYING JOURNEY WITH EASE: DISCOVER AUTOSMART



Looking to upgrade your wheels? Dive into our AutoSmart program, a partnership between Ozark Federal Credit Union and our pre-approved local auto dealerships.

Here's why it's perfect for you:

1. **Smoother Transactions:** Say goodbye to hassle-filled paperwork! Our indirect lending lets you secure financing with your credit union and the dealership, making your car purchase journey smoother than ever.
2. **Savings Galore:** Get behind the wheel without breaking the bank! With competitive interest rates, credit unions like Ozark offer better deals than traditional banks, ensuring lower monthly payments and more savings for you.
3. **Flexibility to Fit Your Life:** We understand that one size doesn't fit all. That's why we offer flexible loan terms and personalized payment schedules. Being a credit union member has its perks! Enjoy added convenience and access to financing options tailored just for you to match your financial needs.
4. **Supporting Local Communities:** Your car purchase doesn't just benefit you—it helps your local community too! By keeping financing within our community, we support local economic growth and stability, creating a win-win situation for everyone involved.

Don't miss out on the chance to drive away happy! Explore our AutoSmart program today and experience the difference membership makes. Membership eligibility is required. Loan terms are subject to credit approval.