

Off the wire

OUCU Copperheads Family Night is Friday, July 9

Join us at Bob Wren Stadium for a night of free food & fireworks!

FREE tickets (limit 5 per family) are available at the receptionist desk of either OUCU branch.

Discount amusement park tickets available

Get discount amusement park tickets to Kings Island and Cedar Point. For additional information, including ticket prices, visit www.oucu.org.

Moving? Let us know!

Update your accounts through CATS Online. Simply click on the "More Features" button, then click on "Member Information" and type your new address.

Tractor, Boat, RV Loan Sale

OUCU offers pre-approval service before you shop, or you can visit www.oucu.org and apply in CATS Online.

Did you know?

If you're traveling this summer, you can download a complete list of Shared Branching locations straight to your personal GPS navigation system!

Visit www.cuservicecenter.com and click on the "Downloads" tab for instructions and a list of compatible GPS systems.

call 740.597.2800
click www.oucu.org

Have a ball with OUCU's Annual Summer Loan Sale

OUCU's Personal Signature Loan Sale is going on now!

APPLY TODAY!

Rates as low as **10.99%** APR

Whether you're looking to go on vacation, consolidate debt or make that large purchase, we can help!

Easy payments.

Convenient automatic payment transfers can make it easy to pay back your loan.

Easy to get.

Apply by visiting us online at www.oucu.org in Cats Online or by calling 740.597.2800 and talking to one of our helpful member service representatives.

*Subject to credit approval. New loans only. Your actual rate and term will depend on your credit history and term of the loan. Rate quoted includes discount for automatic payments. On a \$5,000 loan for 60 months at 10.99% annual percentage rate, the monthly payment would be about \$118. Includes optional credit life and disability. Other rates and terms available. Offer expires 6/30/10.



Debit Rewards Double Months

They're back! Earn double bonus points on all GASOLINE purchases in June & July



Purchase gasoline anytime during June and July, and you'll earn double the amount of rewards points redeemable for travel, merchandise and numerous OUCU products!

- Earn 2 Scorecard Bonus points for every \$3.00 spent on gasoline
- Select the "credit" option after you swipe your Rewards card @ the pump!
- Combine Rewards points with your existing OUCU credit cards.

* Signature-based transactions only; PIN transactions do not earn Rewards Points. Double points offer valid with Debit Rewards card at qualifying gas stations only. Offer ends July 31, 2010.

Finding the right kind of insurance for you

You might know how much you need, but what type?

Once you've determined how much life insurance coverage you need, what type of policy should you buy? Your options are between a term policy or a cash value policy, or a combination of these two types.

Term Policies

One type of term life insurance, level premium, provides coverage for a specified period, such as 10, 15, or 20 years. Some level premium term policies guarantee that premiums will remain the same throughout the specified term, other policies guarantee that premiums will stay the same for a specified number of years.

Term insurance can ensure that your family will be able to pay off the mortgage, pay

ongoing living expenses, or fund college education costs if you die prematurely.

Cash Value Policies

Cash value life insurance, including whole life, universal life, and variable universal life, is designed to provide you with continuous lifetime coverage as long as you pay the necessary premiums. Cash value insurance also provides a tax-deferred way to invest for your future needs.

In addition to meeting your needs during your younger years, in your later years a cash value policy can provide retirement income, fund a trust, leave a bequest to charity, or if you have substantial illiquid assets, provide cash to pay any estate

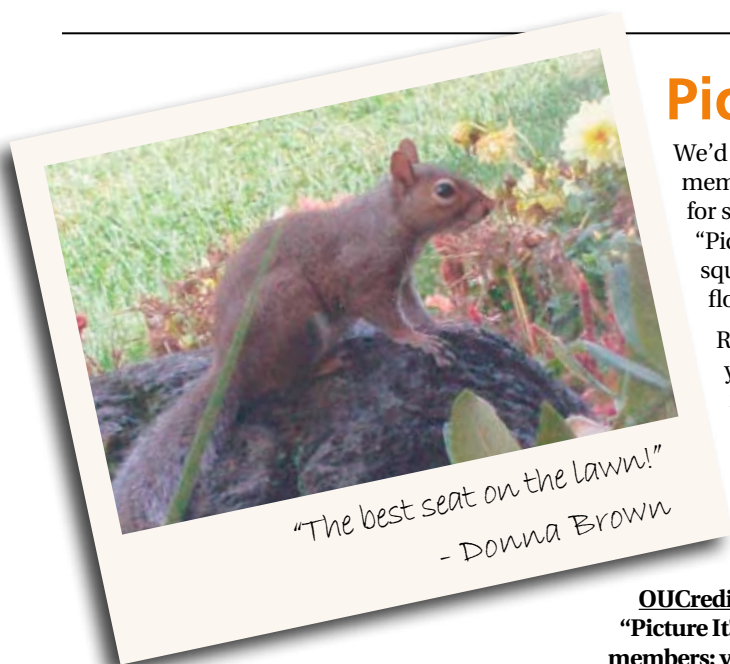


by Cory Corrigan

taxes owed.

For help determining what type of life insurance coverage you need, call me at 740.597.2808 or send an email to ccorrigan@oucu.org.

Representatives are registered, securities are sold, and investment advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, A Registered broker/dealer and Investment Advisor. **Nondeposit investment products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the financial institution.** CBSI is under contract with the financial institution, through the financial services program, to make securities available to members.



Picture it!

We'd like to thank OUCU member Donna Brown for shooting this month's "Picture It!" photo of a squirrel perched in the flower garden.

Remember, if we publish your photo, you will receive a \$25 gas card!

Photos can be submitted electronically to dpittman@oucu.org.

Also, be sure to check out www.flickr.com/

OUCreditUnion for all of the latest "Picture It!" submissions from members; you can even comment on and vote for your favorites!

Need a new computer? Check out these deals!

Through the new Dell Member Purchase Program, Ohio University Credit Union members are entitled to exclusive savings on select configurations of Dell laptops and desktops.



Receive 10% - 30% instant savings!

The Member Purchase Program is an extension of Dell's Employee Purchase Program and participants of both programs get the same exclusive savings.

Visit www.oucu.org for links and additional information.

Congratulations to Bill Pay & Shred Day winners

OUCU members win prizes from attending events, using Online Bill Pay

Member Jim Crouse was the winner of a personal shredder from May 8's "Shred It Saturday."

More than 7,000 pounds of paper was shredded during the event - that's 3.5 tons of paper that will be recycled!

Steven and Karrie Clay of Athens were the winners of the February/March Online Bill Pay promotion. They won a \$100 gift card to Home Depot.

Congratulations to our winners!

Graduates: Ready for life after college?

Apply for a graduating student offer & **RECEIVE 1% OFF OUCU's current rates!**

Auto loan

- 90 days to first payment[†]
- No down payment
- Rates as low as 3.99% APR* (with special grad discount)

"Life after college" signature loan

- 9.99% APR* (with special grad discount)
- 90 days until first payment[†]

Visa Platinum**

- No annual fee
- No cash advance fee
- No hidden fees or rates
- Earn ScoreCard Reward bonus points

Leaving town?

Use thousands of credit union branches nationwide through the Shared Branching network. Visit www.cuservicecenter.com or call 1.800.919.2872 to find the credit union nearest you!

*Subject to credit approval. New loans only. On a \$10,000 new auto loan for 60 months at 3.99%, the monthly payment is approximately \$185. OUCU membership requires a \$10 balance in a Regular Savings account.

Offers expire July 31, 2010. Other rates and terms available. Employment or proof of employment contract required. **Visa Platinum not eligible for 1% discount.

[†] Finance charges accrue from date of loan.

