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Business Spotlight: Local Food

What's one of the special things about living in southeast Ohio? The local food movement! From the wonderful Athens Farmer's Market to locally-owned eateries, you won't go hungry here.

Many of these wonderful local businesses offer CU Save members special discounts, so head out and grab a bite to eat and save at these local businesses:



Casa Nueva
 Corner on Union
 Court Street Coffee
 Donkey Coffee & Espresso
 Gourmet Your Way
 Heaven Scent Cheesecake & Spice Co.
 Lake Hope Lodge
 Nelsonville Emporium
 O'Betty's Red Hot
 The Pigskin
 Pork & Pickles
 Ray's Harvest House
 Sol Island Bar & Grill
 Sweet Arts Bakery
 Tavolino
 Triple Nickel Diner

Not a CU Save member? Sign up today!



3 Tips for Emergency Fund Saving

An emergency fund is one of the most important things to establish when building a budget. Having a reserve of cash stored away for unexpected needs can not only help avoid trouble when things come up, but also give you the peace of mind of knowing you have emergencies covered with savings.

1 Automate it.

Set up automatic transfers into a dedicated emergency fund account. Many savers find that saving is easier with automation because you don't miss money you don't see.

2 Use the \$10 trick.

Every time you have a \$10 bill in your wallet, pull it out and set it aside into an emergency fund. This allows you to save in small increments, making it feel less cumbersome than saving larger sums of money, and you'll be surprised how quickly \$10 here and there can add up!

3 Live one raise behind.

When you get a raise, avoid spending more, and instead put that extra money in your pay into an emergency fund.

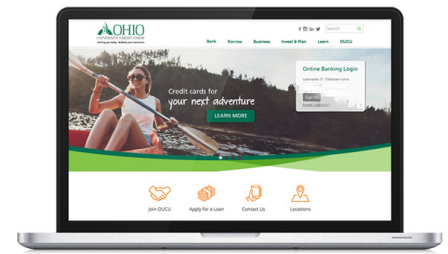
Saving isn't always easy, but with these simple tips, you'll be on your way to financial security should an unexpected emergency arise.

International Credit Union Day Thursday, October 18th

For nearly two centuries, credit unions have been bringing people together for the betterment of their communities. This year, credit unions invite people to "find their platinum lining" and experience what credit unions provide for members. Established 70 years ago in 1948, this year marks the platinum anniversary of International Credit Union Day.

Ohio University Credit Union was founded in 1955 as a way for members to have access to a financial institution offering a fair deal, and since then we've expanded that mission to 25,000+ members, offering service that members deserve.

Visit OUCU on October 18th for free donut holes, apple cider and giveaways as a thank you for being a member! Be sure to admire the artwork of our youngest members as we display entries from our Bobcat Savings Club coloring contest.



NEW WEBSITE COMING SOON!

UPDATED LOOK, SAME GREAT SERVICE

A brand new OUCU website will be launching soon, featuring improved navigation, mobile optimization and a fresh new look!

Upcoming Events

Columbus Day Closing
Monday, October 8th

International Credit Union Day
Thursday, October 18th [more](#)

Construction Loan Seminar
Thursday, October 18th [more](#)

Ohio University Homecoming
Saturday, October 20th

Athens Uptown Trick-or-Treat
Monday, October 29th

Veterans Day Closing
Monday, November 12th

Thanksgiving Closing
Thursday, November 22nd

**Senior Associates' Club Trip
Holiday Pops/Schmidt's**
Saturday, December 1st [more](#)

Christmas Closing
Monday, December 24th
Tuesday, December 25th

Ask the Expert

Why should I list a beneficiary on my account?

Listing a beneficiary gives you direct control over the transfer of assets. Funds will transfer directly to the named individual after the owner is deceased – avoiding the probate process. This can offer peace of mind during a difficult and emotional time.

A beneficiary can be listed on savings accounts, checking accounts, and certificates of deposits. The beneficiary has no rights to the account while the owner lives. If an account has a joint owner, it will pass into the hands of the joint owner, not the beneficiary. Only once all owners have passed away can a beneficiary access the funds. The beneficiary must provide verification of his or her identity and the account owner's death certificate.

Beneficiaries can be added or changed at any time. The process is simple – just contact the member services department. Information about

the beneficiary, including the name, date of birth, Social Security Number, and address, will be listed on the account. A new account agreement will be created, and all owners will need to sign off on the addition or removal.

Multiple beneficiaries can be listed. The funds will be split evenly amongst named individuals; specific percentage cannot be assigned for each beneficiary.

Having a beneficiary is just one part of an overall estate plan. OUCU members receive special pricing on legal services through our partnership with Attorney Garry Hunter, including the preparation of various estate planning documents. For details about these services, contact Attorney Hunter's office at 740-592-5580, 8:30 a.m. - 4:30 p.m. Monday - Friday.

OUCU in the Community

Our employees work hard to have a positive impact on the community we serve. We're proud of the work we do for many of the organizations that provide for and support the people of Athens and Southeast Ohio.

Hours Volunteered

142 626

in 2018

since 2016



Big Brothers Big Sisters



Casserole Comfort



Mobile Food Pantry



Project Plant



Red Cross Blood Drive

TIP

NEW! Fraud Text Alerts

Fraudsters never give up, and neither do we! Register for fraud text alerts and receive automated texts when suspicious transactions are detected on your debit and credit cards. To register, log into online banking, click the "More" tab, and choose "Fraud Alerts."

Homemade Pumpkin Spice Latte

Are you one of the people who counts down the days until "pumpkin spice season" comes back around? Buying a drink out each morning can really break a budget, but with this recipe you can save on your morning drink and make your own delicious pumpkin spice lattes!

Ingredients (Makes 2 Drinks)

2 cups milk (dairy or non-dairy)
2 tablespoons pumpkin puree
1-3 tablespoons sugar (to taste)
1 tablespoon vanilla extract
1/2 teaspoon pumpkin pie spice + a pinch for serving
1/2 cup strong, hot coffee
1 can whipped cream for serving

Preparation

Add milk, pumpkin puree, and sugar to a saucepan over medium heat. Heat until hot, but do not boil. Remove the saucepan from the heat and whisk in the vanilla, pumpkin pie spice and coffee. Divide the mixture between two mugs and top with whipped cream and a sprinkle of pumpkin pie spice.

Save the Date!

Ohio University Credit Union Annual Meeting & Dinner

Saturday, April 13th, 2019 - 6:00 p.m.
Hocking College Student Center Multiplex
Hocking College - Nelsonville, OH

Get an update on OUCU, enjoy a lovely dinner and enter to win fantastic gifts! Tickets will go on sale in early 2019.

Contact us:

 oucu.org

 740.597.2800



HOLIDAY SHOPPING WITH AN OUCU REWARDS CREDIT CARD

Spend + earn rewards for:

- Travel
- Merchandise + Gift Cards
- OUCU products + services



[APPLY NOW!](#)



Building Your Home: Construction Loan Seminar

Thursday, October 18
944 E. State St.
6:00 p.m. - 7:30 p.m.

[LEARN MORE](#)



All content contained in this newsletter is for informational purposes only and should not be relied upon to make any financial, accounting, tax, legal or other related decisions. Each person must consider his or her objectives, risk tolerances and level of comfort when making financial decisions and should consult a competent professional advisor prior to making any such decisions. Any opinions expressed through the content in this newsletter are the opinions of the particular author only. Federally insured by NCUA.