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Business Spotlight: The Terrace Café



What's one of the special things about living in southeast Ohio? The local food, of course! The Terrace Café, a new restaurant serving at the Shade Winery, offers some fantastic selections to enjoy while you sip a glass of wine or sample your way through a flight of wines.

We took a trip out to the café for a dinner visit and were greeted with a warm, friendly welcome before taking a table on their gorgeous patio, complete with a view of the vineyard.

We feasted on entrees of chicken, prime rib and sirloin steak, and we couldn't have been more delighted with how wonderfully everything was prepared. If that wasn't enough, the desserts were an absolutely heavenly finish. We indulged in their chocolate and lemon mascarpone cakes, leaving nothing but crumbs!

Stop by and taste for yourself, Wednesday - Friday from 4-9 p.m., Saturday from 12 - 9 p.m. and Sunday from 12 - 6 p.m.

Find them online!



[Website](#)



[Facebook](#)



[CU Save Special](#)

A Message from Cory Corrigan

Happy fall! We're fortunate to live in such a beautiful part of Ohio and get to enjoy when the seasons change. I know I especially love bike riding this time of year.

I invite you to join us in celebrating International Credit Union Day on Thursday, October 17th. Every October we enjoy celebrating the importance of the credit union movement. The credit union "people helping people" philosophy is demonstrated right here in our own backyard and around the world in places like Haiti where they are working to expand remote financial access and in Guatemala and Kenya to increase access to savings and credit for small entrepreneurs.

Our financial cooperative and others around the world are uniquely positioned to help small businesses and individuals live their best financial lives and make their money work for them.

We have many big projects on the horizon here at OUCU that we're very excited get underway. They include:

- Upgraded online and mobile banking
- Person to person payments using a debit card
- Office renovations at Shafer St. and E. State St.
- Small business payroll processing enhancements

Thank you for being a member of Ohio University Credit Union. With everything we do we are focused on You, our member-owners. We will continue to serve you today and help build your tomorrow.

Best,



Cory A. Corrigan, CPA



Upcoming Events

Ohio University Homecoming
Saturday, October 12th

Columbus Day Closing
Monday, October 14th

International Credit Union Day
Thursday, October 17th [more](#)

Business ID Theft Lunch & Learn
Wednesday, October 23rd [more](#)

Athens Uptown Halloween
Monday, October 28th

Construction Loan Seminar
Monday, October 28th [more](#)

Veterans Day Closing
Monday, November 11th

Thanksgiving Closing
Thursday, November 28th

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



OUCU Bobcat Rewards

Enter to win tickets to Ohio Bobcat athletic events! Watch for updates on social media and on the Bobcat Rewards webpage for the latest chances to win!

[LEARN MORE](#)

International Credit Union Day - Thursday, October 17th

For nearly two centuries, credit unions have been working for the betterment of their communities. This year, credit unions will unite around the theme of “Local Service. Global Reach.” Credit unions have huge impacts on the communities they serve, and provide the benefits of credit union membership to communities across every corner of the globe.

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 quality financial service that members deserve.

Visit OUCU on October 17th for sweet treats, 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.



Local Service. Global Reach.

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

216 918

in 2019

since 2016



TIP

Fraud Prevention Tools

Fraudsters never give up, and neither do we! OUCU offers a number of resources to help protect yourself against fraud, including alerts, transaction monitoring and card lock settings. To learn more about these tools, visit our [Fraud Prevention Tools webpage](#).

Ask the Expert

How can I gauge my risk tolerance?

Risk tolerance is an investment term that refers to your ability to endure market volatility. All investments come with some level of risk, and if you're planning to invest your money, it's important to be aware of how much volatility you can endure. Your tolerance for risk affects your choice of investments and the overall makeup of your portfolio.

If you are attempting to gauge your own tolerance for risk, consider the following factors:

- **Personality**: Are you able to sleep at night knowing that you've put a portion of your hard-earned dollars at risk in a particular investment? Remember, it might be easy to tolerate a high-risk investment while it is generating double-digit returns, but consider whether you'll feel the same way if the market takes a downward turn with your investment leading the way. It's best to invest at a level of volatility that you are comfortable with.
- **Time horizon**: The sooner you may need to use your investment dollars, the lower your risk tolerance. For example, for money you plan to use to make a down payment on a house in 2 years, your risk tolerance is lower than if you're investing for retirement in 20 years. If you can keep your money invested for a long period of time, you may be able to ride out any downturns in the market (though time alone is no guarantee of higher returns).
- **Capacity for risk**: How much can you afford to lose? Your capacity for risk depends on your financial position (i.e., your assets, income, and expenses). In general, the more resources or assets you have to fall back on, the higher your risk tolerance.

Many risk tolerance tests are widely available on the Internet and in books about investing. Most require that you answer a series of questions, and generate a score based on your answers. The score translates into a measure of your risk tolerance and may be matched with the types of investments that the author deems appropriate for someone with your risk profile. Although these tests may be helpful as a reference, your financial plan should be tailored to your unique circumstances. Don't hesitate to get expert help if you need it.

Note: All investing involves risk, including the potential loss of principal, and there is no guarantee that any investment strategy will be successful.

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QUICK PAY

Members now have access to another convenient way to make payments on OUCU loans! Using our new Quick Pay service, make your OUCU loan payments using a credit card, an OUCU account or an account at another financial institution, with options for paying through Online Banking or on your mobile device.



Love My
Credit Union®
rewards

Enjoy great offers from:



[LEARN MORE](#)

Meat Raffle Winners

Congratulations to these lucky members who won meat purchased by OUCU at this year's Athens County Fair Junior Livestock Auction:

Marilyn Blair
Justin Carr
Cynthia Cogswell
Robert Deardorff
Virginia Finsterwald
Vena Fruge
Chrissy Funk
Karen Harris
Shirley Hutchinson

Melissa Kasler
Emily Lance
Brenda Mace
Nicki MacRostie
Cheryl Nostrant
Alan Shafer
Bob Shellman
Josie Shields
Barbara Williams

Holiday Shopping with CU Rewards

Use an OUCU CU Rewards card while holiday shopping and earn points redeemable for:

- Travel + Airfare
- Merchandise + Gift Cards
- OUCU products + Services
- Cash



[APPLY TODAY](#)



Business ID Theft Information Session

Could your business be the target for identity theft? Fraudsters may be working to infiltrate your account. Join us for lunch on Wednesday, October 23rd to learn how to secure your systems.

[LEARN MORE](#)

Building Your Home: Construction Loan Seminar

Wednesday, Oct. 30
944 E. State St.
6:00 p.m. - 7:15 p.m.

[LEARN MORE](#)

Contact us:



oucu.org



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OHIO

UNIVERSITY CREDIT UNION

Serving you today. Building your tomorrow.

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