



making money
work

Quarterly
Newsletter

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Business Spotlight: Cirò Italian Kitchen & Bar



Cirò Italian Kitchen & Bar, an Italian elegant casual dining concept created by Francis McFadden and Sandra Buck, offers a fantastic menu of pasta, flatbread pizzas, antipasti, salads, desserts, a full-service bar and more!

Francis, a former Chief Culinary Officer and faculty member at Ohio University with 30+ years of food and beverage experience and Sandra, a graduate of Federal Hocking High School and member of the U.S. Army, teamed up to open Cirò in 2019 and have been delighting customers ever since. Their elegantly renovated interior and lovely outdoor patio make it a perfect spot for lunch or a lovely dinner out, and the menu offers a variety of selections that are incredibly elegant, yet affordable.

Stop by and experience Cirò yourself Tuesday - Thursday from 11 a.m. - 8:30 p.m. and Friday - Saturday from 11:30 a.m. - 9:30 p.m. Be sure to show your CU Save card when you visit to get a free cannoli with the purchase of an entree!



A Message From Cory Corrigan

Dear Member,

Your credit union continues to make progress despite the challenges of the world. I am pleased to announce that we have expanded our charter! This will allow even more people in our community as well as our neighboring communities, to be eligible for membership.

For the first 65 years of our existence, we had what was considered to be a "closed" membership. You had to be part of a specific group or employer to be eligible to join.

Moving forward, we have a community charter or "open" membership. If you live, work, worship or attend school in Athens, Fairfield, Hocking, Meigs, Morgan, Perry, Vinton or Washington County you are eligible for membership. It's that simple!

As you know, Athens and contiguous counties share many of the same challenges such as higher than average unemployment, higher poverty rates, and lower than average household incomes coupled with fewer opportunities. OU Credit Union has been committed to helping all families, regardless of means, bank better and we are excited to share that with even more people in our area.

Please help us spread the word!

As always, I appreciate your membership.



Cory A. Corrigan
Chief Executive Officer
Ohio University Credit Union

Upcoming Events

Athens Area Stand Down

Friday, October 2nd [more](#)

Athens Shred & Recycling Day

Saturday, October 3rd [more](#)

Ohio University Homecoming

October 5th - 10th

Business Identity Theft Webinar

Wednesday, October 7th [more](#)

International Credit Union Day

Thursday, October 15th [more](#)

Holiday Closing - Veterans Day

Wednesday, November 11th

Holiday Closing - Thanksgiving

Thursday, November 26th

Holiday Closing - Christmas

December 24th - 25th



**Debit Rewards & Platinum
Rewards Cardholders,
Use your cards 4x a
week & you could win
\$1000!**

[LEARN MORE](#)

COVID-19 Resources, Hours and Information

At OUCU we're committed to our community during this unprecedented time, working to keep our members, employees and friends in Southeast Ohio healthy physically and financially. As we all practice social distancing, we know our members rely on their financial institution to provide the services and support they need.

Visit our [COVID-19 Updates webpage](#) for the latest news and information on branch hours, safety protocols, member resources and more.

Ohio University Homecoming Celebrations

While we're unfortunately not able to enjoy the excitement of the usual Ohio University Homecoming celebrations, we're still going to be showing our Bobcat spirit during Homecoming Week!

Keep an eye on our social media pages for a fun video, exciting giveaways and tons of Bobcat pride!

We're proud to have been a part of the Bobcat community since 1955!

International Credit Union Day - Thursday, October 15th

International Credit Union Day is an annual celebration of the many ways credit unions have a positive impact on the lives of their members. This year's ICU Day theme is "Inspiring Hope for a Global Community." 2020 has been challenging for people across the globe, and credit unions aim to support our members as we all navigate those challenges together.



While our celebrations this year may look a little different from our usual fanfare, we're excited to be able to celebrate with our members and show our appreciation in some new and exciting ways!

Member Appreciation Scavenger Hunt

We'll be hiding special wallets in several outdoor locations with certificates redeemable for cold, hard cash! Keep an eye on our social media pages for clues on the whereabouts of these prizes! What better way to thank our members than a little cash to treat yourself with?

Enjoy a Sweet Treat

As always, we'll have sweet treats to thank you for being an OUCU member! We'll be giving out coupons good for a free Frosty from area Wendy's locations with each transaction.

Bobcat Savings Club Coloring Contest

Bobcat Savings Club members can show off their artistic talent in our annual ICU Day Coloring Contest! All entries will be on display in our lobbies and a winner from each age category will win a \$25 deposit into their savings account for their masterpiece!



YOU COULD WIN \$10,000
AND THE ULTIMATE NFL GIFT BOX

This could be your dream NFL season! When you pay with your OUCU Visa card, or any other Visa, from 10/1/20 - 11/30/20 you'll be entered for a chance to win \$10,000 and a collection of prizes that will keep you cheering for many seasons to come. Tap to pay with a Visa contactless card or device for a bonus entry.

The NFL Gift Box includes:

- Microsoft Surface
- Bose Noise Cancelling Headphones
- Madden NFL 21 & game console
- \$500 NFLShop.com coupon
- and more

[LEARN MORE](#)

Ask the Expert

How can I keep holiday spending in check?

This year, a difficult economy and new restrictions mean that the holiday season could look a lot different for many families. As we head into fall, these tips can help you create meaningful celebrations without overspending.

Plan ahead.

Last minute often means more expensive, whether it's buying more pre-prepared foods for that holiday dinner or spending more on gifts because there's no time to shop around. Making a list of what you need and setting a budget for each celebration gives you a better chance to find creative ways to stay on budget and find the best deals.

Keep track.

With everything going on during the holidays, shoppers can easily lose track of what they're spending. This leads to regret when the January credit card or account statement shows up. Finding a way that works for you to keep track of what you're spending can help you feel more in control and lead to making better buying decisions. Try different methods, like saving receipts or online expense trackers, to stay on top of just how much you're spending.

Remember the reason.

Yes, it's great to be able to splurge a little during the holiday season, but the memories of what we buy often fade faster than the memories we make by spending time (whatever that may look like this year) with friends or family. Finding small ways to give thanks for what we have or bring joy to those around us may end up being more valuable than anything you can find at the store.

Send Us Your Questions!

Email marketing@oucu.org with a financial question and we'll provide an expert answer.

RIDE INTO FALL WITH A *great rate!*

No payments for 60 days



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 Identity Theft Webinar

With more and more business taking place online, it's important to know how to protect your business. Join us for our [Business ID Theft Webinar](#) on Wednesday, October 7th from 12 - 1 p.m. to learn how to:

- Spot common threats
- Protect from malware
- Build strong email security habits

REGISTER

Meat Raffle Winners

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

Tiffany Berwanger
Jean Cackowski
Andrea Fogt
Kelsey Hartley
Jenny Jordan
Eric Landrum
Emily Latta

Tara Lingo
Jason McCollister
Roberta Nelson
Beka Setzer
Donald Smith
Ben Sperry
Trinece Williams

One additional anonymous winner had their meat donated to the Athens County Job and Family Services Operation Full Belly Program.

TIP

Mobile Wallet

Mobile wallets allow you to securely store your OUCU credit and debit cards in your mobile device and make purchases at participating stores. Watch our [instructional video](#) for information on setting up your OUCU cards with Apple Pay, Google Pay, Samsung Pay and VISA Checkout.

Protect Your Online Privacy

As part of our commitment to keeping our members safe, we're supporting National Cybersecurity Awareness Month. Through October, we'll bring you information to help you do your part to be cybersmart. Be sure to check out the tips below and follow our social media pages for more content.

Double your login protection.

Enable multi-factor authentication (MFA) to ensure that the only person who has access to your account is you. Use it for email, banking, social media, and any other service that requires logging in. If MFA is an option, enable it by using a trusted mobile device, such as your smartphone, an authenticator app, or a secure token — a small physical device that can hook onto your key ring. Read the Multi-Factor Authentication (MFA) How-to-Guide for more information

Shake up your password protocol.

Use the longest password or passphrase permissible. Get creative and customize your standard password for different sites, which can prevent cyber criminals from gaining access to these accounts and protect you in the event of a breach. Use password managers to generate and remember different, complex passwords for each of your accounts.

Keep up to date.

Keep your software updated to the latest version available. Maintain your security settings to keeping your information safe by turning on automatic updates so you don't have to think about it and set your security software to run regular scans.

If You Connect IT, Protect IT.

Whether it's your computer, smartphone, game device, or other network devices, the best defense against viruses and malware is to update to the latest security software, web browser, and operating systems. Sign up for automatic updates, if you can, and protect your devices with anti-virus software.


Don't take the bait.

Cyber criminals use phishing tactics, hoping to fool their victims. If you're unsure who an email is from — even if the details appear accurate — or if the email looks "phishy," do not respond and do not click on any links or attachments found in that email. When available use the "junk" or "block" option to no longer receive messages from a particular sender.

Source: National Cybersecurity Alliance. www.cisa.gov/ncsam

Contact us:

 oucu.org

 740.597.2800

