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Business Spotlight: Passion Works Studio Larry's Dawg House Mural Project



You might notice Larry's Dawg House has a brand new look the next time you stop in for Weenie Wednesday! Passion Works Studio has put their immense creativity to work and painted a fast food themed mural right in the drive-thru lane! Check out what the artists had to say about working on this exciting project:

"This project was a really special opportunity for the work of our amazing Passion Works Core Artists to be recognized at an iconic Athens staple. To see their images come to life on a largescale is a celebration of their artwork and self-expression." -Tanner Ingle

"Seeing my art makes me feel awesome! It shows how I have grown in my art and improved in my own way... coming out of my shell. Hanging out with friends and making art!" -Michelle Conroy

"I love when food takes on personalties. They are spreading the love of eating to everyone in the world!"

-Noah Hogan

"At first, I didn't believe it, and then when I drove past it, I was like, 'wow, it is actually there!'" -Troy Goins

"I was excited to be part of it because I love their ice cream!" -Stacey Strickmaker

Be sure to stop by Larry's Dawg House and grab a bite to eat and appreciate the work of these incredibly talented artists!

A Message from Cory Corrigan

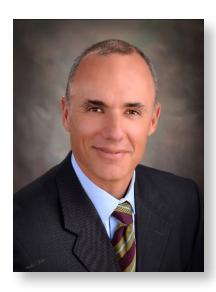
We are pleased to announce some exciting changes! Since 1955, Ohio University Credit Union has grown and changed to deliver the services, access and technology to meet our members' needs. Still, we've remained committed to Dr. Crewson's vision of helping hardworking people improve their financial well-being.

In 2020 we expanded our membership, allowing us to serve eight new counties in Southeast Ohio. To support this growth, we are changing our name and logo.



Our name is changing from Ohio University Credit Union to OUCU Financial Credit Union, which honors our rich history and will carry us forward as we help more members navigate their financial future. Becoming OUCU Financial is only the beginning of this exciting transition. In the coming months, we will refresh our branches, website, services and more.

We want to reassure you that throughout this process, your accounts will continue to work the same. There is nothing you need to do!



We'll keep you informed as we continue to create a better experience for you, your family and our community!

Cory Corrigan, CEO

Upcoming Events

AHSWD Shred & Recycle Day Saturday, October 2nd more

Ohio University Homecoming Saturday, October 9th

Columbus Day Closing Monday, October 11th

International Credit Union Day Thursday, October 21st more

Construction Loan Seminar Thursday, November 4th more

Veterans Day Closing Monday, November 11th

Thanksgiving Closing Thursday, November 25th

Christmas Closing Saturday, December 25th



OUCU Bobcat Rewards

Enter to win tickets to Ohio Bobcat athletic events, Bobcat memorabilia and exciting travel experiences!

Watch for updates on social media and on the Bobcat Rewards webpage to win.

LEARN MORE

International Credit Union Day - Thursday, October 21st

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 "Building Financial Health for a Brighter Tomorrow." Credit unions a huge impact on the communities they serve, helping members achieve bright financial futures!

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

Visit OUCU on October 21st and enjoy free gifts 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.



Ohio University Homecoming Saturday, October 9th

We're excited to be able to celebrate another Ohio University Homecoming! We look forward to seeing you at the Homecoming Parade, so be sure to watch for our banner featuring our new name and new look!

Win a Homecoming Game Day Package!

Enter to win a Homecoming Game Day Package, which includes:

- 4 tower tickets to the OHIO vs. Central Michigan Homecoming game
- A mini-replica of Peden Stadium
- An OUCU backpack cooler

Winners will be drawn at 12 p.m. on Wednesday, October 6th.

International Credit Union Day Teen Art Contest

Brand new this year, we're excited to invite teens to participate in our International Credit Union Day Teen Art Contest!

We're asking teens to create a unique piece of art (photo, video, painting, poem, story, song, etc.) inspired by the theme "building financial health for a brighter tomorrow" and submit to OUCU via Facebook Messenger or Instagram direct message by 10/15.

One winning entry to receive a \$100 deposit into their OUCU account, along with their artwork featured on our website, social media pages and inbranch (if applicable).

ENTER TO WIN

OFFICIAL RULES

Athens County Fair Junior Livestock Auction Meat Donation

For many years, OUCU has supported the young farmers at the Athens County Fair Junior Livestock Auction, and this year was no different. We purchased a steer, which was then donated to Athens County Job and Family Services and the Athens County Food Pantry to feed those in need right here in Southeast Ohio.

We appreciate the great work of these two great organizations and all they do for our community. A special thank you to Dan Neason, Athens County Food Pantry board member, and Ryan Ham, volunteer, who picked up and transported the 380 pounds of processed meat.





VISIT OUCU.ORG/AUTO OR USE OUR MOBILE APP TO APPLY TODAY!

*Subject to credit approval. New loans only. Your actual rate and term will depend on your credit history, age of vehicle and term of the loan. Rate quoted includes discount for automatic payments. On a \$10,000 loan for 48 months at 2.74% annual percentage rate, the monthly payment would be \$220.21. Other rates and terms available. If you make a payment 10 days or more after the due date, you may be charged 5% of the payment amount.

🖐 bobcat savings club



Kids Save Free & Get \$10 with new Youth Savings Account

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.





CASA/GAL Superhero 5k

Ask the Expert

Should I refinance my mortgage?

With rates at near historic lows, many people wonder if now is the time to refinance their mortgage. The answer lies in what you hope to achieve with a refinance.

Top reasons to refinance now:

- Save money on total loan cost
- Access cash

When it comes to saving money on total loan costs, the rule of thumb is that your new rate should be at least 1% lower than your current rate. But the refinance only makes sense if you'll live in the home long enough to recover extra expenses, like closing costs, that come with a refinance. This mortgage refinance calculator can help you find your breakeven point.

If you dream of a new kitchen or more closet space, a cash-out refinance may be right for you. While homeowners often turn to home equity loans for these projects, the rock-bottom conventional mortgage rates have opened up new opportunities. However, some cash-out refinances come with additional closing costs or limits on the amount you can receive, so it's best to talk with a loan officer about the details to discover the best way to reach your goals.

If you are considering a refinance, OUCU's Home Mortgage team is here to help. Contact them at mortgages@oucu.org or (740) 597-2801.

Send Us Your Questions!

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

OUCU Honored with September Compass Award



Ohio Treasurer Robert Sprague has recognized OUCU's dedication to financial education in our region's schools with the September Compass Award.

The school-based financial education program serves six districts, dozens of teachers, and more than a thousand students each year.

"OUCU recognizes the significance of financial education to prepare students for success in adulthood. We're proud to provide engaging experiences that bring these key concepts to life," says CEO, Cory Corrigan.

Although teachers and students faced many disruptions the pandemic, OUCU continued our support through an interactive online platform. As the school environment and personal finance evolve, OUCU will continue to create innovative ways to help students learn the skills needed for financial success.

READ THE FULL RELEASE

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



Debit Rewards & Platinum Rewards Cardholders, Use your cards 4x a week & you could win \$5000!

LEARN MORE

Contact us:









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