

MAKING MONEY WORK

QUARTERLY NEWSLETTER

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BUSINESS SPOTLIGHT: FREE TUESDAY LUNCH AT TAVOLINO



Tavolino, located at 9 N. Shafer St. in Athens, really puts the “heart” in hearty, and their generosity extends far beyond just their filling portions of authentic Italian food. Owner Emily Christine takes it a step further.

Each Tuesday from 11-2, Tavolino serves up a free lunch for, in their words, “anyone, any age, for any reason.” Just stop by and grab a bite to eat and experience their fantastic food and enjoy this true showing of love for the Athens community.

Be sure to keep an eye on their rotating menu throughout the week and grab a favorite for lunch or dinner. We at OUCU are big fans of meatball day!

If you would like to donate to support Tavolino’s Tuesday lunch, visit the [Tavolino website](#) to make a contribution.

FOLLOW TAVOLINO



A MESSAGE FROM CORY CORRIGAN

As we enter a New Year, I want to first thank you for being a member of OUCU. As a financial cooperative, owned by our members, everything we do is for You. Your continued support is what drives our ability to improve OUCU and to remain relevant for future members. Here are some of the highlights of this past year.

Name Change

Ohio University Credit Union is now OUCU Financial. To align with our charter expansion in 2020 and our commitment to offering holistic financial wellness solutions beyond Athens, we adopted a new name and brand. We believe this new name honors our 66 years of history while also allowing us to be more relevant in new communities. At our core, we are still the same credit union we have always been. Our new name and brand will highlight what matters most to OUCU members – family and community.

Continuous Technology Improvements

We continue to invest in our lending systems, ATMs and ITMs, online account opening systems, mobile banking and website. Most members prefer to interact with us online, so all of these upgrades are intended to make the member experience better.

Giving Back

We donated over \$50,000 to various charities in 2021. Specifically, it was our honor to be the main sponsor of Habitat for Humanity's 100th build in Athens County.

As we venture into 2022, please know that OUCU remains committed to the same cooperative principles that motivated our founder Dr. Harry Crewson. As we expand into new communities, it is my sincere hope that these principles can be enjoyed by even more members like You.



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

Cory Corrigan, CEO

EVENTS & CLOSINGS

New Years Day Closing

Saturday, January 1st

Call For Nominations

Application Deadline

Friday, January 7th [more](#)

Martin Luther King, Jr. Day Closing

Monday, January 17th

Presidents' Day Closing

Monday, February 21st

Harry B. Crewson Scholarship Application Deadline

Friday, March 1st [more](#)

OUCU Financial Virtual Annual Meeting

Wednesday, April 13th

OUCU FINANCIAL ANNUAL MEETING

**Wednesday, April 13, 2022
6:00 p.m.**

Join us to hear the latest news and updates from OUCU Financial at our 2022 Annual Meeting.

After a successful virtual Annual Meeting in 2021, we're excited to host our 2022 meeting virtually as well.

Be on the lookout for additional information and instructions for registration to be announced soon.

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.

202

Hours Volunteered in 2021



OUCU Financial volunteers deliver over 160 items to the Athens County Dog Shelter raised through an employee door decorating contest donation drive.

FREEDOM



WHERE YOU HAVE MORE OPTIONS.

An OUCU line of credit or loan can help you spread your wings — and access your home's equity for what matters most to you.

APPLY TODAY

We do business in accordance with the Fair Housing Act and Equal Credit Opportunity Act. Property must be primary residence in the state of Ohio. | NMLS #433809



INTRODUCING NEW & IMPROVED ATMS

We've installed new ATMs at our E. State, Shafer and W. Union locations with upgraded, easy-to-use functionality, including:

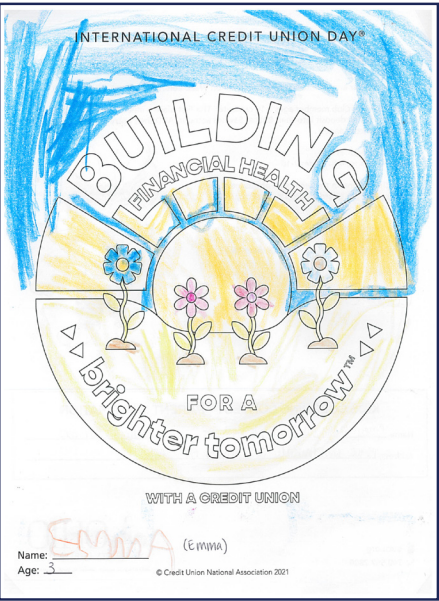
- Larger, easy-to-read touchscreens
- Envelope-free deposits
- The option for deposited checks appearing on your ATM receipt

All OUCU ATMs will be upgraded this year! We're always looking for ways to improve convenience and offer a better banking experience.

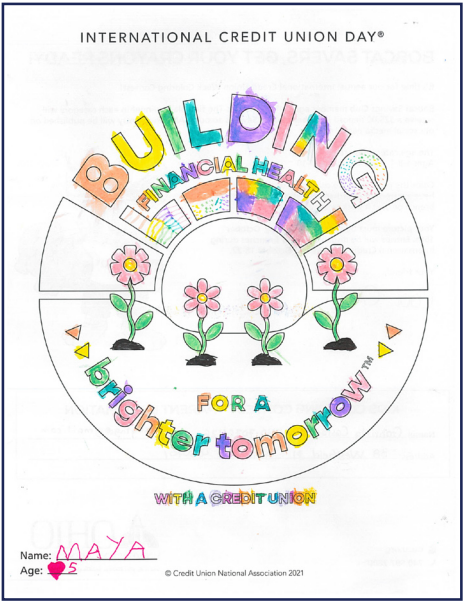


INTERNATIONAL CREDIT UNION DAY COLORING WINNERS

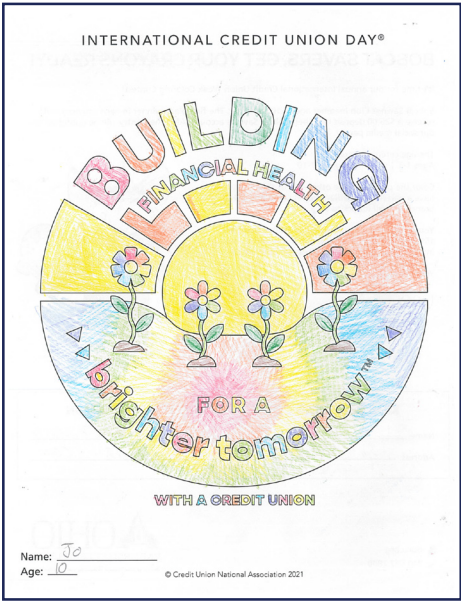
Congratulations to these three talented Bobcat Savings Club members who were chosen as the winners of our International Credit Union Day Coloring Contest. Their entries earned each of them a \$25 deposit into their savings accounts. Great work!



EMMA
Age 3



MAYA
Age 5



JO
Age 10

BREATHE

WHERE YOU START FRESH.

Breathe easier when you transfer high rate card balances with our intro 2.99% APR for 12 months credit card balance transfer special.

GET STARTED

After 12 mo., rate will return to regular rates which range from 6.25% APR - 18.25% APR.

ASK THE EXPERT

How can I make my money resolution stick?

Eliminating debt, learning new spending habits, or building savings are among the top resolutions each year. But after six months, fewer than 50% of people who set resolutions keep them. Try these tips to find success.

Be Specific About What You Want, and Why You Want It

Getting clear on your priorities and deciding on a specific goal are two keys to success. Ask yourself three “W” questions:

- What do you want to accomplish?
- When will you achieve it?
- Why does it matter to you?

Visualizing a dollar amount can lead to success, whether it is a specific figure to save, pay off, or earn in the year ahead. Keep that figure alive by writing it down or tracking it in an app. Also, give yourself a deadline that can motivate you even further.

Keep and Celebrate Milestones

Making your goal measurable will help it stick. Keeping track of your progress can help you stay focused and motivated.

Tracking progress on an app, spreadsheet, or a simple notebook helps you see your future getting closer and closer. Break your goal into smaller milestones. This makes it easier to see your progress and is less intimidating. For example, a mini-resolution might be to pay off one credit card. Making smaller changes over time is often easier than trying to make a massive change all at once.

Celebrate your success along the way. Celebrating wins actually “trains your brain” by reinforcing your new habits, which makes it easier to stay on track if you hit a bump in the road at some point.

Ready to Make Money Resolutions That Stick?

A new year is a new opportunity for success. Our partners at [GreenPath Financial Wellness](#) can help you make those money resolutions stick. Don't wait – contact a financial expert for your free and confidential consultation.

Send Us Your Questions!

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

ONLINE BANKING TIP: MANAGING ALERTS

OUCU Financial Online Banking features a robust alerts system to help you keep an eye on your accounts in real time. To manage alerts, simply log in, click the dropdown menu and select “**Alerts**” to easily activate or deactivate alerts on your accounts.

ATHENS COUNTY CHILDREN SERVICES SANTA TREE PROJECT

We're proud to be annual supporters of the Athens County Children Services Santa Tree Project, which provides gifts for Southeast Ohio kids during the holiday season.

This year, donations from employees and the board totaled \$1,510, which was then matched by OUCU Financial for a total of \$3,020.

Employee volunteers then used those funds to purchase gifts from the wishlists of 30 local kids.



HARRY B. CREWSON FRESHMAN SCHOLARSHIP

Three \$3,000 Harry B. Crewson scholarships are available to high school seniors planning to attend Ohio University.

Applicants must be OUCU Financial members or the children of OUCU Financial members.

Download a [scholarship packet](#) and submit your application by March 1, 2022.

If you have any questions, please contact Jodi MacNeal at (740) 597-2803 or memberservices@oucu.org.

CALL FOR NOMINATIONS

OUCU Financial is led by a group of member-elected volunteers who represent our 26,000 members.

As a member of our financial cooperative, you have the opportunity to be on the OUCU Board of Directors.

Run for one of the open board seats and, if elected, you'll have an impact on the lives of thousands of your fellow credit union members.

If interested, complete our [nomination packet](#) or pick one up at any of our branches.

Applications are due by January 7, 2022.

CONTACT US:

 [OUCU.org](https://www.oucu.org)

 740-597-2800

