

making money
work

Quarterly
Newsletter

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Business Spotlight: Pork and Pickles + The Kitchen at Devil's Kettle Brewing



Pictured:

Becky Clark, Owner and Executive Chef, and Jennifer Sartwell Jones, General Manager and Sous Chef.

Looking for a delicious and fresh new food option? The Kitchen by Pork & Pickles is now serving food at Devil's Kettle Brewing on Columbus Road.

Collaboration and community are important to Owner and Chef Becky Clark. "Our food is ethically and locally sourced. We put thought into what we are feeding people," she says. Partnering with Devil's Kettle has benefitted both establishments, and patrons now have more options.

In addition to serving at Devil's Kettle, they also cater events, lunches, corporate gatherings and more, with specialized vegan options available. Their marinated pork chops and 7 varieties of pickled vegetables can be purchased at Devil's Kettle and the Athens Farmers Market.

The Kitchen at Devil's Kettle Hours:

Wednesday - Sunday, 4:30 p.m. - 9:30 p.m. | Saturday, 1:00 - 9:30 p.m.
Sunday Brunch 10:00 a.m. - 3:00 p.m.

Find them online!



[Website](#)



[Facebook](#)



[Instagram](#)

Happy New Year from Cory Corrigan!

As 2018 has come to a close, I thought I would share some of the highlights from the year as well as inform you about exciting things to come at OUCU.

First, 2018 was a year of transition. Phil Meyer retired after 19 fantastic years as CEO of OUCU, and the Board graciously handed me the reigns. The transition has gone extremely well, mostly because the same great staff and same great members remain. Despite the transition, we were still able to implement several new initiatives, all centered around making your credit union experience easier:

- We launched a new website. The new site has a cleaner, more user-friendly look and feel. The site will continue to evolve with videos, educational materials and more.
- We also implemented several mobile banking upgrades, including CU Alerts, easier access to your credit card information, and the ability to lock and unlock your debit card for fraud prevention.
- Because we had such a great year financially, we were able to make sizeable donations to causes such as Habitat for Humanity, Southeast Ohio Youth Mentoring, and the Ohio Credit Union Foundation.

These initiatives are only the tip of the iceberg of exciting things to come. In 2019, you will see multiple improvements to the member experience as we begin the first phase of our new vision and strategic plan. The entire vision is focused on You, the member, the community we live in, and the development of our OUCU staff. We will soon begin renovations on our branches with the ultimate goal of providing a high-level, consistent experience regardless of which branch you walk into. Many new technology initiatives are planned, including continued improvements to mobile banking and the website. Internally, we will be reorganizing slightly in order to better align ourselves to be able to serve you in today's ever-changing world.

As always, none of this would be possible without You. OUCU is a member-owned financial cooperative and in that spirit, we will continue to be focused on You. I appreciate your business and look forward to leading OUCU into the future.



Cory A. Corrigan, CPA
Chief Executive Officer
Ohio University Credit Union

STOP THROWING AWAY MONEY

Move your balance to an OUCU credit card and save with a better rate of 1.99% APR* for 12 months!

Offer ends March 31, 2019!

Upcoming Events

Holiday Closing - New Year's Day
Tuesday, January 1st

Call For Nominations Deadline
Thursday, January 10th [more](#)

Snowman Splash Pool Party
Ohio University Aquatic Center
Sunday, January 20th [more](#)

Holiday Closing – MLK, Jr. Day
Monday, January 21st

Home Equity Seminar
Tuesday, January 29th [more](#)

Holiday Closing - President's Day
Monday, February 18th

Harry B. Crewson Scholarship Application Deadline
Friday, March 1st [more](#)

First Time Homebuyer Seminar
Thursday, March 7th [more](#)

Build a Better Budget Seminar
Thursday, March 28th [more](#)

Ask the Expert

How do I build an emergency fund?

Experts recommend saving enough to cover 3-8 months of essential living expenses for your emergency fund. That can add up to thousands of dollars. If you're starting from \$0.00 that can be pretty overwhelming.

To get started it's best to focus on a smaller goal: saving enough to cover one month's rent or mortgage payment. Once you've met that goal, you'll probably find that you're a little less financially stressed because you know you've got a safety net when the unexpected occurs.

Next, build on that success to save enough to cover one month's essential living expenses. Essential living expenses include everything you have to have to survive – food, shelter (including basic utilities), and transportation.

After saving one full month of living expenses, you'll probably feel much more confident in your ability to save. Continue saving to build up to the final goal to cover 3-8 months of essential expenses.

If you've had trouble saving in the past, start small. A regular habit of saving small amounts will benefit you more than putting money away but dipping into it for non-essential expenses.

Send us your questions!

Email marketing@oucu.org and we'll find you an expert answer.

Athens County Children Services Santa Tree Project



OUCU is proud to be an annual supporter of the Athens County Children Services Santa Tree Project, helping provide Christmas gifts to local children in need.

This year, OUCU employees and Board of Directors members donated a total of \$1,351 of their personal funds to the cause, which was then matched by OUCU. In total, OUCU employees were given \$2,702 to spend on Christmas gifts for 30 local kids.

TIP

Lock & Unlock Your Debit Card

Control your debit card and prevent fraud! Did you know that you can lock and unlock your debit card in online banking so it can't be used until you unlock it? Simply log into online banking, scroll through the icon bar and click "Manage Cards" to lock your card.

OUCU in the Community

In 2016, we launched an employee volunteer program, encouraging employees to take some time away from the office to help organizations doing good work in our community.

Employees have put in hundreds of hours of work to make meals for those in need, build homes, make blankets and meals for hospice patients, plant gardens, walk shelter dogs and so much more.

We love getting out there and getting our hands dirty for those in our community!

Hours Volunteered

296 790

in 2018

since 2016



Home Equity Loan Seminar

Tuesday, Jan. 29
944 E. State St.
6:00 p.m. - 7:30 p.m.

REGISTER NOW

OUCU Donates \$30K To Local Charities

In the spirit of the holiday giving season, OUCU made \$30,000 in donations in support of several charitable organizations.

\$10,000 was donated to Habitat for Humanity of Southeast Ohio, who empower people in our community to build and buy their own homes. Our donation will be used for their next home build in Nelsonville.

\$10,000 was also donated to Southeast Ohio Youth Mentoring (formerly Big Brothers Big Sisters), who provide mentoring and leadership programs for kids in Athens, Vinton and Washington counties.

Finally, \$10,000 was divided between the Ohio Credit Union Foundation and the National Credit Union Foundation. These programs provide grants for disaster relief, financial literacy and more. In 2014 OUCU received a \$5,000 grant from the Ohio Credit Union Foundation to help students displaced by the West Union Street fire.

"Our members make it possible for us to support our local community to keep it strong," stated OUCU CEO Cory Corrigan. "These organizations work hard to make our community a better place to live," he added.



Pictured: OUCU CEO Cory Corrigan and Habitat for Humanity Executive Director Kenneth Oehlers.



Pictured: SEOYM Executive Director Jim Saltzman, SEOYM Board President Gail Washington, OUCU CEO Cory Corrigan, SEOYM Board Treasurer Jackie VanDyke and SEOYM Board Member Scott Kreps.

Introducing Romney Garner

Romney Garner, CFP®, has joined Ohio University Credit Union Financial Services as a wealth advisor and program manager. She's excited to assist members in reaching their goals and protecting their family's future through retirement, investment, and insurance planning.



With nine years of experience in the wealth management and planning industry, Romney brings valuable knowledge to guide members through important financial milestones. Her previous work with a Fortune 500 not-for-profit firm aligns perfectly with the member-focused values of OUCU.

She holds a B.S. in finance from Ashland University and an M.B.A. in finance from Charleston Southern University. Romney earned her Certified Financial Planner certification from Boston University. She also holds a Series 7, Series 65 and life and health insurance license.

To schedule an appointment, contact Romney at **(740) 597-2854** or investments@oucu.org.

*Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through CFS: are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal. Investment Representatives are registered through CFS. Ohio University Credit Union has contracted with CFS to make non-deposit products and services available to credit union members.

OUCU Tax Preparation Services

Tax season is just around the corner! The deadline to file this year is **April 15, 2019**.

OUCU's tax preparation department is located at the Shafer St. branch through the Financial Services side entrance, and tax information may be dropped off at that location. Feel free to contact us at **740-597-2820** or tax@oucu.org with questions or consultation.

Call for Nominations

OUCU is led by a group of member-elected volunteers who represent over 25,000 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 Ohio University Credit Union members.

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

Applications are due by January 10, 2018.

Save the Date!

Ohio University Credit Union Annual Meeting & Dinner

Saturday, April 13, 2019 - 6:00 p.m.

**Hocking College
Student Center Multiplex
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



OHIO

UNIVERSITY CREDIT UNION

Serving you today. Building your tomorrow.

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