



making money  
**work**

Quarterly  
Newsletter

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## Business Spotlight: Kindred Market



**Pictured:**

Riley Kinnard (left) and Valerie Kinnard (right) of Kindred Market

Kindred Market, located at 284 E. State St. in Athens, is much more than just a natural grocer, but also a community space to share and be a part of.

Born out of General Manager Riley Kinnard's passion for natural food after working at a food co-op in Southern California, they offer a wide selection of natural and organic groceries, household products and health and beauty aids, all of which are subjected to strict quality and ethical standards before making it onto the shelf. Speaking on her work with the food co-op, she Riley said, "Part of the reason I loved it so much was that it reminded me a lot of Athens."

After relocating back to Athens in 2010, she knew she wanted to create something like that here, and after years of planning and tapping into the talents of many members of the Kinnard family, Kindred Market was opened to the public in May of 2019. Be sure to stop in and say hello!

### Kindred Market Hours:

Monday - Saturday 8:00 a.m. - 8:00 p.m.

Sunday 10:00 a.m. - 6:00 p.m.

Find them online!



[Website](#)



[Facebook](#)



[Instagram](#)

# Happy New Year from Cory Corrigan!

True to the cooperative spirit of credit unions, we are always looking for ways to give back to you, the member-owner.

I am very proud of the progress we made in 2019 as we continue the process of modernizing OUCU. By modernizing, I really mean staying relevant in today's ever-changing world by continuing to find ways to provide even better member service. We want to make it easy to do business with us.

Here are a few examples of what we accomplished in 2019 and of things to expect very soon:

- OUCU employees volunteered nearly 300 hours during company time to assist various community organizations.
- We made over \$40,000 in charitable donations in 2019.
- We continue to upgrade online and mobile banking with a much cleaner look and user-friendly navigation. The numbers overwhelmingly suggest that members increasingly prefer to transact online and via their phone than any other means, so enhancing this will continue to be a priority moving forward.
- Major renovations to Shafer Street and East State Street branches are underway. Although many technological enhancements are planned, we do not forget that high quality, face-to-face service is what many of our members prefer. These branch improvements will help to improve this interaction as well.
- Very soon, we will significantly upgrade our lending and account opening technologies. Members will be able to apply for a loan and receive an approval in minutes online or via their phones! New members will be able to open accounts remotely, without having to step inside a branch.

It is my role as your CEO to keep OUCU relevant into the future by balancing the many changes occurring in the personal finance and banking world with the traditional service model of "people helping people" on which OUCU was founded. I hope you will agree that the changes we are implementing take both the old and the new into account and ultimately give you the outstanding service you expect and deserve.

I truly appreciate your business.



**Cory A. Corrigan, CPA**

Chief Executive Officer  
Ohio University Credit Union

## Upcoming Events and Holiday Closings

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

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

**Snowman Splash Pool Party**  
**Ohio University Aquatic Center**  
Sunday, January 19th [more](#)

**Holiday Closing – MLK, Jr. Day**  
Monday, January 20th

**Holiday Closing - President's Day**  
Monday, February 17th

**OUCU Annual Meeting**  
Wednesday, April 15th

## *Ohio University Credit Union Annual Meeting*

### **The Ohio University Inn and Conference Center**

**Wednesday, April 15, 2020**  
**Doors Open at 5:00 p.m.**  
**Business Meeting at 5:30 p.m.**

Join us for hors d'oeuvres and hear the latest news and updates on the credit union. Tickets are free of charge and will be available at OUCU branches on March 2nd, 2020.

We have changed the format for the Annual Meeting this year. While there will be no full dinner and door prizes, we are planning a larger, family-friendly member appreciation event during in the summer months.

# East State St. and Shafer St. Renovations Are Underway

As OUCU has grown and thrived, increasing both in membership and staff, our current facilities require expansion in order to meet current needs and facilitate future growth. We have begun a series major renovation projects, including entirely updated interiors to our East State St. and Shafer St. locations and a brand new addition onto our East State St. branch.

These renovations will also allow for updated technologies that will enhance the member experience when visiting a branch. “We’re going to give members a choice of how to do business with us by significantly upgrading our technologies and at the same time allow for even more face-to-face interaction with OUCU staff when desired. Our goal is to make it easy for our members,” says OUCU CEO Cory Corrigan.

These projects are being completed in phases to minimize disruption to both members and staff.

## East State St. Office Renovation:

East State St. will feature an updated lobby and member area alongside improved in-branch technologies. To accommodate staff, the second floor office spaces will be redesigned and an addition will be added onto the building to create more office space. The parking lot will also be updated to add additonal parking spaces and improve traffic flow.



## Shafer St. Branch Renovation:

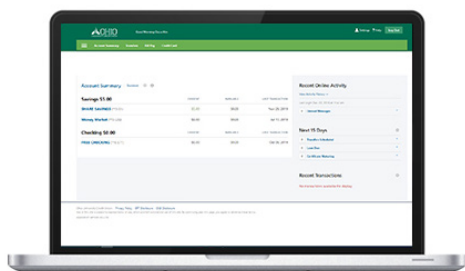
Shafer St. will also feature an updated lobby and member area, increased back office space to accommodate growing staff and updated in-branch technologies.



## Updated Online and Mobile Banking is Here!

We've made improvements to our online and mobile banking platforms, introducing new features and a brand new redesign to make it even easier to bank with OUCU.

Log in today and check out the new and improved interface!



## 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 since 2016

# 930

## Introducing Dr. Brian Smith-Vandergriff

Ohio University Credit Union is pleased to welcome Dr. Brian Smith-Vandergriff as its Chief Financial Officer.



Smith-Vandergriff brings nearly two decades of financial experience to OUCU, including 13 years with a credit union owned Broker/Dealer and Investment Advisor and over 5 years as owner and Partner at Financial Management Services, Inc., a consulting corporation specializing in interest spread, Asset/Liability Management, liquidity planning and Investment Advisory services. He has consulted with OUCU on these topics and market forces for many years, developing an in-depth understanding of OUCU's financial operations and membership.

Reflecting on his new role, he said "Everyone involved with OUCU should be very proud of this fantastic institution, as well as their contribution to its unique identity and role in the community. I hope to do my part to make sure we can say the same thing in the future and can have an even larger impact on our members, potential members, and the rest of our stakeholders."

Smith-Vandergriff holds a Bachelor of Science in Computer Science and Master of Business Administration from Rockhurst University in Kansas City, Missouri along with a Doctorate in Business Administration from Grenoble Ecole de Management in Grenoble, France. He is a frequent speaker at credit union industry events and his expertise has fostered success for financial institutions from coast to coast. In addition to his professional service to the industry, he served as a credit union board member for more than a decade.

OUCU is proud to continually receive a perfect five star rating from Bauer Financial and an 'Exceptional Performance Credit Union' designation - the only credit union in Athens County with that distinction.



We're proud to provide great service to our members!

## Ask the Expert

### What is the best way to get out of debt?

To tackle debt repayment, start by deciding whether you should consolidate your debt, meaning taking out a new loan to pay off all your other debts, or whether to pay your debts individually.

#### Consolidation Loan

A consolidation loan may be right for you if it lowers your interest rate, if you struggle to make your minimum payments or if you have trouble managing multiple due dates each month. For help deciding whether consolidation is right for you, [make an appointment](#) with an OUCU Member Service Representative.

#### Debt Repayment Plan

If consolidation isn't right for you, make a debt repayment plan using these simple steps.

1. Make a list of all your debts—credit card, medical, student loans, etc. Include the balance owed, the interest rate and the minimum payment for each.
2. Total up your minimum payments, then decide how much extra money you can put toward loan repayment.
3. Choose your repayment strategy - the Snowball Method or the Avalanche Method:



The Snowball Method will help you see progress more quickly, as debts will disappear faster, while the Avalanche Method will save you the most money on finance charges.

That's it! As you sequentially pay off your debts, you'll have more money to apply to the next debt on the list. For additional assistance with debt contact [GreenPath Financial Wellness](#).

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Send us your questions!

Email [marketing@oucu.org](mailto:marketing@oucu.org) with a financial question and we'll find you an expert answer.

## Guiding the Next Generation of Spenders and Savers

Financial education is just one of the many ways that OUCU gives back to our local community. We visit many area school districts each year as part of our financial education program, guiding students through fun, interactive activities that teach budgeting and responsible spending.

Younger students take part in *Fetch!*, an in-class board game that teaches students the financial responsibilities of owning a pet. Older students experience a real life simulation called *Mad City Money*, in which they are given an alternate identity complete with an income, a family and financial obligations and are taught to budget for a month of expenses.



## 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 \$1,425 of their personal funds to the cause, which was then matched by OUCU. In total, OUCU employees were given \$2,850 to spend on Christmas gifts for 30 local kids!

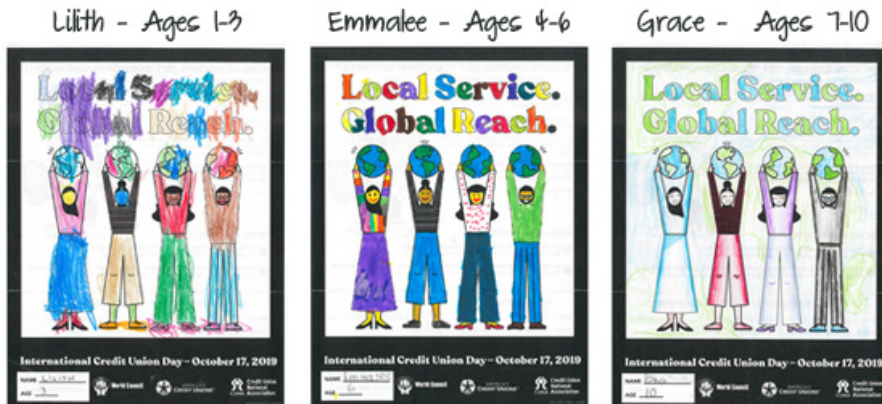
**TIP**

### CU Rewards Discounts on OUCU Products and Services

Alongside trading CU Rewards points for merchandise, travel, gift cards and more at [curewards.com](https://curewards.com), you can also use your points for discounts on a number of OUCU products and services! Learn more on our [CU Rewards webpage](#).

# International Credit Union Day Coloring Contest Winners

Congratulations to the winners of our Bobcat Savings Club Coloring Contest this year! Lilith, Emmalee and Grace all received a \$25 deposit into their savings accounts for their fantastic entries.



This annual contest is one of many fun events and activities available to Bobcat Savings Club members.

To learn more, visit the [Bobcat Savings Club webpage](#).

## OUCU Tax Preparation Services

Tax season is just around the corner! The deadline to file this year is **April 15, 2020**.

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](mailto:tax@oucu.org) with questions or consultation.

## Call for Nominations

OUCU is led by a group of member-elected volunteers who represent over 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 10, 2020.**

INTRODUCTORY

# 0%


**BALANCE TRANSFER  
CREDIT CARDS**  
*for 12 months!*



**LEARN MORE**

### Contact us:

 [oucu.org](http://oucu.org)

 **740.597.2800**



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