

Read an important message from Ozark Federal Credit Union regarding recent bank closures.

Dear Member,

Ozark Federal Credit Union strives to offer superior and convenient services, prioritizing our members first. Our purpose is to empower you to reach financial sustainability and growth, and we want you to know your money is safe and secure with Ozark as you reach your financial goals.

Recently, three banks failed and came under the federal government's control. We acknowledge that this news may cause concern regarding your finances, but we want you to know that none of these institutions included a credit union. We want to assure you that when you chose to place your funds with Ozark, you made the best decision to partner up with an organization that prioritizes safety and soundness.

In other words, you made the best decision to trust your money with Ozark!

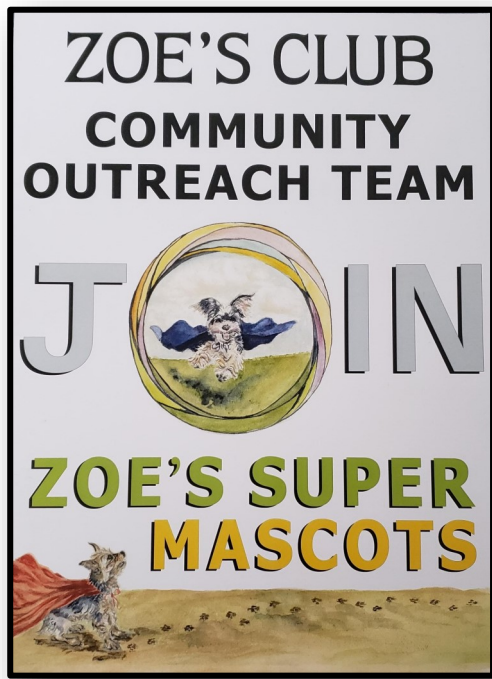
As an Ozark credit union member, you are an owner of our not-for-profit financial cooperative. The following are some key points to reassure you:

- We are a very well-capitalized credit union with a healthy balance sheet. Members have never lost a penny of insured savings at a federally insured credit union.
- We are committed to serving our communities. Credit unions serve members over stockholders. The number one motive for banks is to increase stockholders' profits. Credit unions aim to return profits to their members through lower interest rates and fees, financial education, and community support.
- Members, not stockholders, own a credit union. Every credit union member has equal ownership. Therefore, banks must focus on making higher profits that are returned only to stockholders, not customers.
- Credit union deposits in federally insured credit unions are safe and secure. We are examined by our financial regulators yearly to ensure proper operational management and to maintain the security of our members' money.
- Credit unions offer a safe place for credit union members to save money. Our deposits are insured up to \$250,000 per individual depositor – the same level as any federally insured financial institution.
- Ozark Federal Credit Union has no relationship with investment, deposit concentration, or the cryptocurrency market.

Additionally, you can find more information about the credit union difference on the Credit Union National Association's Advancing Communities website at [advancingcommunity.com](https://www.advancingcommunity.com)

We want to thank you for trusting Ozark for the last 71 years and rest assured we will continue to provide prudent financial management of your credit union in the years to come.





APRIL IS YOUTH FINANCIAL LITERACY MONTH

The National Credit Union Association has designated April as Youth Financial Literacy Month. Zoe's Club is the OFCU Youth Savings Account developed to help parents encourage financial responsibility with their children.

If you have not opened a Zoe's Club Account for your child, it only takes \$5 to open a youth account. Remember, Zoe has the Honor Roll Reward Program. Every time your child is on the A or B Honor Roll, OFCU will deposit \$5 in their Zoe's Club Account. Your child can earn up to \$20 a school year for being on the Honor Roll.

In addition, there are six awards your child can earn to encourage them in reading, mentoring, community service, and patriotism. Ask a Member Service Representative for a copy of **Zoe Finds A Job** and enjoy the activities in the back of the book together.

Once the child completes the requirements listed under each category, they will show the book to a staff member and receive a certificate for their hard work. It is great documentation for later in life when they are applying for scholarships.



MEET THE STAFF

Brent Hanley has been with OFCU since June 2022. He was hired as a teller and filled several positions within the Credit Union. He is an asset to the members with his cheerful attitude and attention to details.



When asking Brent what he likes about working at OFCU, he stated: "I have learned to love to ask questions, every question is a good question, and all questions are worth attention. By taking each chance I received to learn, I reached goals I never thought I could reach. I didn't know what benefits a question could bring: learning new things, exploring new ideas, and creating positive, professional conversations with members and staff. OFCU has held such a high standard for care and friendliness for everyone that walks through our doors, and we love our members here at Ozark Federal Credit Union."



71st Annual Meeting

April 20, 2023



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