



NEWSLETTER

DECEMBER 2024

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A Year of Growth and Savings: A Message from Our President & CEO

As we approach the close of 2024 and look ahead to 2025, I want to take a moment to reflect on the incredible year we've had at Ozark Federal Credit Union. At the heart of everything we do is our mission to serve you, our members, with financial solutions that genuinely make a difference in your lives.

This year, we celebrated significant milestones and achievements together. One of the highlights was the 10-year anniversary of our Piedmont branch, which we marked with a wonderful community celebration featuring rolled ice cream. It was a joy to see so many of our members join us to honor this special occasion.

We also welcomed new faces to our team, enhancing the quality of service we provide. In December, we were thrilled to announce Jennifer Thomas as the new branch manager of our downtown location. Her expertise and leadership are a fantastic addition to our credit union family. Additionally, we added Erin Edington as our new consumer loan manager, bringing fresh energy and insights to our lending team.

This year also saw the success of our auto loan special, which gave many members the opportunity to save on financing their vehicles. Offering competitive rates and terms that prioritize your financial well-being is what makes credit unions unique. At Ozark Federal Credit Union, we aren't just a financial institution—we're your partner, working together to help you achieve your dreams while keeping more money in your pocket.

As we enter 2025, our commitment to you remains stronger than ever. We're dedicated to finding new ways to improve our services, bring you innovative products, and invest in the communities we call home. Thank you for trusting us to be your financial partner. Together, we'll continue to make a positive impact in the year ahead.

Wishing you and your family a happy holiday season,

Chad Wolfram
President & CEO

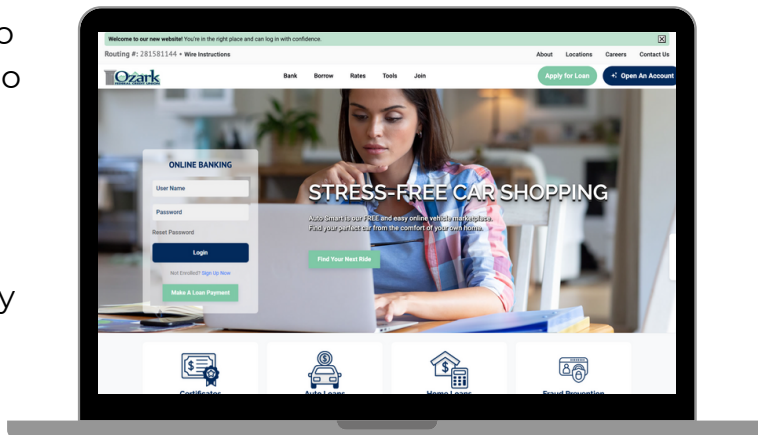


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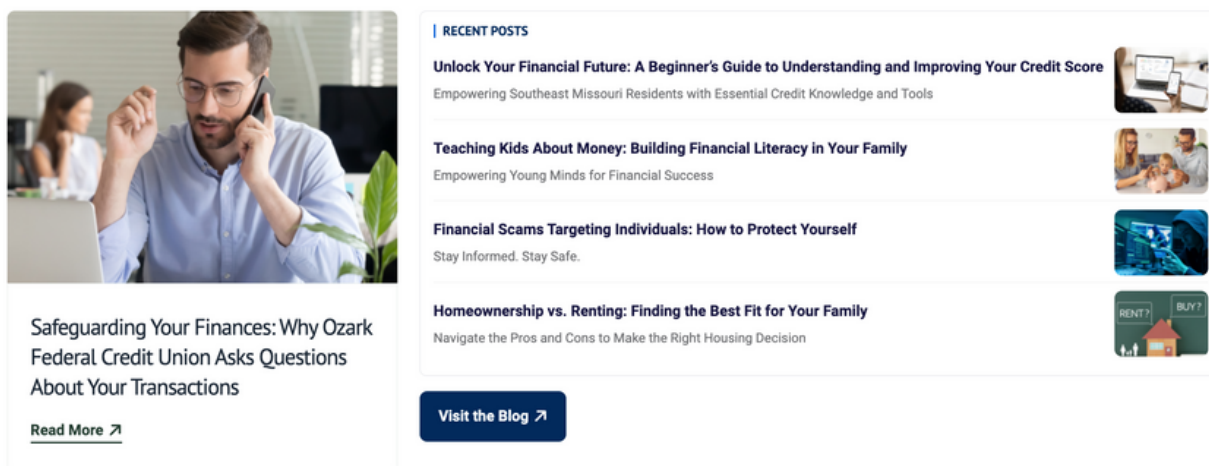


Exciting Changes Ahead: A Sneak Peek at Our New Website!

Big news is on the horizon! We're excited to share that we're updating our website to serve you better. Our goal is to provide you with a digital experience that is simple, seamless, and designed with your needs in mind. The new site will feature a user-friendly layout that makes it easier than ever to find the tools, resources, and information you rely on.



One of the most exciting additions is our new blog, which will be your go-to source for expert tips, advice, and updates. Whether you're looking for ways to save money, better manage your finances, or stay ahead of the latest cybersecurity threats, our blog will be packed with valuable insights to help you succeed.



This update is just one more way we're working to enhance your experience with us. Keep an eye out for the launch—we can't wait for you to explore all the new features and discover how they make managing your finances even easier!

Spreading Joy Through Our December Giving Campaign

At Ozark Federal Credit Union, we believe the holiday season is the perfect time to reflect on the spirit of generosity and community. That's why we're proud to continue our tradition of giving back through our December Giving Campaign, supporting local organizations that make a meaningful difference in our communities.

This year, we're honored to donate to the following nonprofits:

- **Northside Community Center**, offering support and resources to those in need.
- **United Gospel Rescue Mission**, providing shelter and hope for the homeless.
- **Haven House**, empowering victims of domestic violence and their families.
- **Recycling Grace**, helping women rebuild their lives through meaningful work.
- **Crossroads Ministries**, supporting individuals on their path to recovery.
- **Sleep in Heavenly Peace**, ensuring every child has a safe place to sleep.
- **Poplar Bluff Regional Giving Circle**, addressing critical community needs.
- **Foster Adopt Connect**, helping children find stable and loving homes.
- **The Bread Shed**, providing essential meals to families in need.
- **Animal Welfare Alliance**, advocating for the well-being of animals.
- **St. Vincent De Paul Food Pantry**, helping families access essential groceries.
- **Wheatley School Facility Foundation Inc**, supporting educational opportunities for children.
- **Sears Youth Center**, providing a safe space and support for local youth.
- **Designing Women Foundation**, empowering women in our community with opportunities and support.

Your membership plays a crucial role in making this possible. Together, we are creating stronger, more connected communities. Thank you for being part of the Ozark Federal Credit Union family and for helping us spread joy this holiday season.
