

NEWSLETTER

OCTOBER 2025

WWW.OZARKFCU.COM

A Warm Welcome to Our Cape and Jackson Branches

Ozark Federal Credit Union is growing, and we couldn't be more excited! We are proud to announce that Cape Regional Credit Union has officially joined the Ozark Federal Credit Union family. This merger not only strengthens our ability to serve members but also reinforces our commitment to offering trusted, member-first financial services across Southeast Missouri.

With this transition, we opened the doors to two new branch locations in Cape Girardeau and Jackson. These branches give you even more convenient ways to access the financial tools you need while enjoying the same friendly, personal service you've always experienced with us. Whether you live nearby, work in the area, or simply travel through often, our new locations are here to make your banking easier and more accessible.

Cape Girardeau Branch

Tilisa Threats-Clark, Branch Manager
2427 Cape Centre Dr
Cape Girardeau, MO 63703
(573) 334-7686

**TILISA
THREATS-CLARK**
Cape Girardeau Branch Manager



Jackson Branch

Pam Kluesner, Branch Manager
5721 U.S. Hwy. 61
Jackson, MO 63755
(573) 388-2330

**PAM
KLUESNER**
Fruitland Branch Manager



We're thrilled to grow alongside you and welcome even more neighbors into the Ozark Federal Credit Union community.

New Tap Debit Cards Coming in November

A new way to pay is almost here, and it's all about speed, security, and convenience! Starting in November, Ozark Federal Credit Union members will receive a new Visa Debit Card in the mail. Keep an eye out for a plain white envelope—it's your upgrade to smarter spending.

Here's what makes this new card exciting:

◆ **Contactless Payments:** Tap, pay, and go anywhere you see the contactless symbol. It's fast, safe, and perfect for everyday purchases.

◆ **Activation Date:** Your new card can be activated beginning November 17, 2025. On that date, your old card will be deactivated, so be sure to call (855) 726-4885 to activate your new one and set your PIN.

◆ **Mobile Wallet Ready:** Add your card to Apple Pay, Samsung Pay, or Google Pay for even greater flexibility on the go.

◆ **Enhanced Fraud Alerts:** Stay protected with real-time notifications by text, call, or email—another layer of security to keep you safe.

Don't forget to update your recurring payments with your new card details to avoid service interruptions. Also, make sure your contact information is current with us so your new card is delivered on time. We're excited to bring you this upgrade to your everyday banking experience.



Member Appreciation Day - October 15

We love our members, and it's time to celebrate you! Join us on Tuesday, October 15th at all Ozark Federal Credit Union branches for our annual Member Appreciation Day. This day is set aside especially to honor the trust you place in us as your credit union.

Stop by any of our branch locations to enjoy refreshments, special giveaways, and the chance to visit with our team. Whether you've been with us for decades or just recently joined, we want you to know how much we value your membership.

Mark your calendars and come celebrate with us. We can't wait to share this day of appreciation with you!

STAYING SAFE FROM FRAUD

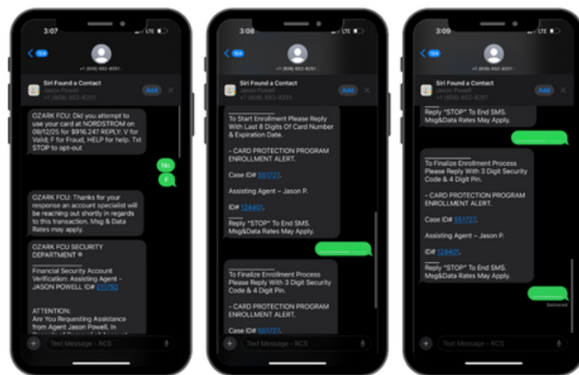
Fraud attempts are on the rise, but by staying alert and practicing safe habits, you can protect yourself and your money. At Ozark Federal Credit Union, we want you to feel confident every time you use your accounts.

Here are a few important reminders:

- Never share your PIN, passwords, or one-time codes with anyone, even if they claim to represent Ozark Federal Credit Union.
- Be cautious with suspicious messages. Avoid clicking on unfamiliar links in texts or emails, and instead go directly to our official website or app.
- Keep your contact information up to date so you never miss a fraud alert notification.
- Call us directly at (573) 686-7221 if you receive a message or call that doesn't seem right. We're here to help verify your account activity.

Your safety is always our top priority. With the right tools and awareness, you can stop scammers in their tracks and continue enjoying the peace of mind that comes with banking at Ozark Federal Credit Union.

FRAUD ALERT



WE WILL NEVER ASK YOU FOR YOUR ACCOUNT NUMBER, PIN NUMBER OR 3 DIGIT CODE!

Fresh Reads for Smarter Finances

Looking for more ways to stay financially savvy? Check out our latest blog posts on the Ozark Federal Credit Union website:

◆ **Fraud-Proof Your Phone: Outsmart Mobile Banking Scams in 2025**

Learn how to spot mobile scam tactics and keep your accounts secure.

◆ **Debit or Credit with Your Debit Card? The Smart Way to Choose at Checkout**

Understand when to select debit and when to choose credit for smarter spending.

◆ **Understanding Digital Wallets: A Guide to Secure and Convenient Payments**

Discover how digital wallets work and why they can make everyday payments easier and safer. Stay informed, stay empowered, and always know that your credit union is here to help you make the best financial choices.

MORTGAGES MADE EASY

TIME TO TALK MORTGAGES

Mortgage rates have moved lower recently, which can open the door to real savings for many homeowners. If you have been thinking about refinancing, this could be a smart moment to review your options. A refinance may lower your monthly payment, help you pay off your home sooner, or free up cash for other goals. If you are shopping for a new home, a lower rate can also improve your buying power and make budgeting simpler.

How we can help

- Get a quick look at potential payments with our team's guidance.
- Explore refinance options that fit your goals, such as lowering your rate or shortening your term.
- Start a new purchase prequalification to shop with confidence.

READY TO GET STARTED

Apply online at our website anytime. You can also contact our Mortgage Loan Manager, Amanda Dunlap, for one-on-one help. Call us at (573) 686-7221 or visit any Ozark Federal Credit Union branch.



Amanda Dunlap
Mortgage Loan Manager
NMLS#245747

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All loans subject to credit approval and program guidelines. Rate, term, and payment will vary based on credit profile and loan amount. Membership eligibility required. Insured by NCUA. NMLS#446357

