

Who are we?

What is a **Federal Credit Union**?

Federal simply refers to our charter, like "National" Bank. We are a federally chartered credit union serving residents of Southeast Missouri since 1952. As our logo suggests, we are an experienced and trusted pillar of financial strength in this community.

We are a **not-for-profit** cooperative organization, which makes us unique in the financial community. We are **owned by our members** over 13,000 strong-and our profits are returned to them in the form of higher dividend rates on savings deposits and lower interest rates on loans, plus low or no cost fees on services.

We are a definite alternative to banks!

Who can join?

Anyone who lives, works, worships in the following Missouri Counties:

Butler	Ripley
Carter	Stoddard
Dunklin	Wayne

Additional eligible persons are: spouses of persons who died while within the field of membership of this credit union, persons retired as pensioners or annuitants from the above employment, members of their immediate family or household, and organizations of such persons.

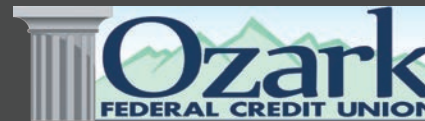
Definition of family or household:

-Spouse	Also included are:
-Child	-Step Parents
-Sibling	-Step Children
-Parent	-Adoptive relationships
-Grandparent	
-Grandchild	

Household is now defined as persons living in the same residence maintaining a single economic unit. However, any family member listed above is eligible for credit union membership, regardless of where they live. Your grandchild in Florida or your brother in Colorado can now join the Ozark Federal Credit Union if you are a member!

Services

- Car Fax
- Extended Warranties
- Order checks online
- Current rates online
- Report lost or stolen cards
- Payroll Deduction/Automatic Payments
- Credit Life and Disability Insurance
- Gap Coverage (vehicle loans)
- Auto Club
- Online Bill Pay
- Notary Services
- Car values online
- Mobile Access
- ID Theft Smart



Phone: (573) 686-7221
24-hour phone and teller (573) 778-0190
www.ozarkfcu.com

MAIN BRANCH

2438 Katy Lane, Poplar Bluff, MO 63901
Phone: (573) 686-7221 Fax: (573) 686-3750

PB DOWNTOWN BRANCH

221 N. 5th Street, Poplar Bluff, MO 63901
Phone: (573) 686-9991 Fax: (573) 686-6583

VA MEDICAL CENTER BRANCH

1500 N. Westwood Blvd. (GA-080), Poplar Bluff, MO 63901
Phone: (573) 778-4606 Fax: (573) 778-4018

DEXTER BRANCH

1117 W. Business Hwy. 60, Dexter, MO 63841
Phone: (573) 624-8864 Fax: (573) 624-6651

DONIPHAN BRANCH

1407 Walnut St., Doniphan, MO 63935
Phone: (573) 351-2401 Fax: (573) 996-0167

PIEDMONT BRANCH

101 S. Main St., Piedmont, MO 63957
Phone: (573) 223-3075 Fax: (573) 223-7061

AUDIO TELLER

Phone: (573) 778-0190 Fax: (800) 341-1816



www.ozarkfcu.com



Federally Insured by NCUA: Membership Eligibility Required.

What we offer:

Loans

Credit Union membership is required for loan approval.

Loan terms and conditions based on eligibility.



• Apply for a Loan

In person or online at www.ozarkfcu.com.

• Secured Loans (New and Used)

- Auto
- Boats
- Motorcycles
- Recreational Vehicle
- In essence any consumer loan with collateral.

Look to us for low, low rates and ample terms to fit your budget.

• Share and Certificate Loans

Share loans are a great way to borrow and still earn interest on your savings. The money on deposit in your Share Savings Account is pledged as collateral. This loan rate is just 3.0% over the share dividend rate. The payback term is set by the member. You may also pledge your certificate account at 3.0% over the interest rate earned on the certificate. These loans are designed to help our members maintain their hard earned savings and still borrow at just 3.0% over the interest rate. It's like getting a 3.0% loan!

• Signature Loans

The signature loan is a non-collateral loan that only requires your signature and your good credit. The loan limit is based on your monthly gross income. This loan is an excellent way to consolidate your credit cards and other debts into one low monthly payment! The line of credit loan is designed to give you quick cash when you need it. Think of it as a credit card without the plastic. Credit lines are based on individual income and credit history.

Accounts

Federally Insured by NCUA

• Savings (Share Accounts)

\$25 minimum. All credit union members are required to have this account. The \$25 represents one **share** in the credit union.

• Zoe's Club (Youth savings account for ages 17 and under)

\$5 minimum. The youth account must have an adult custodial parent or guardian as joint owner on the account.

• Checking (Share Draft Accounts)

No minimum deposit is required unless checks are ordered. No minimum balance is required to avoid fees. The only way a member will be charged is if the account is overdrawn. The share draft agreement states the credit union will automatically transfer funds from the member's savings account to cover an overdraft provided funds are available. Other overdraft courtesy pay arrangements are available from other deposit accounts, as well as overdraft loans. All members opening checking accounts are verified through ChexSystems.

Fresh Start Checking is a great option for someone who wants to do everything electronically or for someone who has previously been reported to ChexSystems and is in negative standing from their past mistakes.

- Debit card *only* for 12 months
- No monthly fees

- No courtesy pay for 12 months
- One counter check per month
- Must have Direct Deposit if available from employer
- No Dividends earned for first 12 months
- Must pay off previous ChexSystems bad debt in full within 12 months
- Management has approval to close account at any time
- Financial Counseling may be required**

After successfully managing the Fresh Start (Share) Checking Account, the member can transition to a regular (Share) Checking Account.

• Free Small Business Checking*

- No minimum balance
- No maintenance fee
- Free online banking
- ATM access/Debit card
- No interest
- 500 transactions maximum per month. After 500, there is a \$0.15 fee per every transaction after 500.

*Stipulations: E-statements and your business Debit/Credit transaction settlement with the credit union.

• Premier Business Checking

- \$1000 minimum balance
- \$5 monthly fee
- Free online banking
- ATM access/Debit card
- Interest earned
- No transaction fee
- \$1,000 minimum balance to earn dividend

• Money Market

\$2,500 minimum. Tiered rates. The money market account is for members who want a higher interest bearing account and the flexibility to write a limited number of checks per month. This is our only account earning a monthly dividend.

• Certificate Account

\$500 minimum. All of our certificates are compounded quarterly to give our members better return on their money. As an extra bonus, our Jumbo certificate of \$100,000 or more earns a 15 basis points high interest rate (add 0.15 to the regular APY) and our mini Jumbo certificate of \$50,000 to \$99,999 earns 10 basis points higher (add 0.10 to the regular APY). See our website for current rates.

• Individual Retirement Accounts (IRAs)

There is no minimum deposit to open an IRA, but there are maximum deposits per tax year, as decided by the IRS. Whether choosing traditional or Roth IRA, the Individual Retirement Account is a great way to save for the future. We offer investments in IRA certificates of account and IRA share account.

• Christmas Club

No minimum deposit. Let your Christmas shopping funds earn interest all year in this special account. You may deposit to this account any time during the year. On October 15th the entire balance will be paid to you by check or transferred to one of your other accounts. Isn't that an easy way to save for Christmas?!

• Vacation Club

No minimum deposit. This account is designed for members who want to set aside a little extra for that special occasion.

• Home Loans

When it comes to buying your first home or your retirement home, Ozark Federal Credit Union will help you choose the right mortgage loan for you. We offer:

- 100% financing
- Competitive interest rates
- Low closing costs
- Home Equity Loans
- Minimum down payment options
- USDA, VA, FHA, Conforming Loans
- Apply online.
- (See a mortgage loan officer for further information)

• Business Loans

- (in person only; no online application)
- Commercial/Residential Real Estate
- Construction
- Commercial Vehicles
- Line of Credit

Other

• Sending Money

- Wire Transfer:
 - No incoming wire fees
 - Outgoing fee*
 - International fee (varies)
- Western Union
 - Wire transfer
 - No incoming wire fees!
 - Outgoing fee*
 - International fee (varies)

*See our Rate/Fee schedule

• Check, ATM & Credit Cards

- Visa Check Card
 - Like writing a check without a check
 - Accepted anywhere Visa© is accepted
- ATM Card
 - Initial ATM card fee is \$2.00
 - Use for ATM cash or as a debit card at any participating merchant

- Visa Credit Card
 - Terms and conditions depend on credit qualifications and approval
 - Credit line up to \$25,000

• Checks, Money Orders & Bonds

- Cashiers Checks - \$3.00
- Money Order - \$1.00 per money order
- Savings Bonds - Cash-In