



NEWSLETTER

APRIL 2026

WWW.OZARKFCU.COM

The Big Loan Lift Off, Made for You

At Ozark Federal Credit Union, everything we do comes back to one simple idea, people helping people. That is exactly what inspired our Big Loan Lift Off. This is more than a promotion. It is a reflection of who we are and how we show up for our members every day.

Through the Big Loan Lift Off, one member will receive up to \$10,000 toward their qualifying loan. And the best part, there is nothing extra you need to do. If you already have a qualifying auto or personal loan with us, you are automatically entered. No sign ups. No hoops to jump through. Just a simple, meaningful way of giving back to the people who trust us with their financial journey.

We created this because we know that loans are more than numbers on a page. They represent real life. A reliable vehicle to get to work. A way to handle unexpected expenses. A step forward during a challenging time. Being able to lighten that load for even one member is meaningful, and it is something we are proud to do.

This is what sets a credit union apart. When you are a member here, you are not just a customer. You are an owner. Moments like this are a reminder that when Ozark Federal Credit Union succeeds, we look for ways to share that success with you. Because your goals, your progress, and your peace of mind will always matter here.

Learn more about the Big Loan Lift Off and see full details here:

<https://www.ozarkfcu.com/loan-liftoff-promo.php>

Membership and loan eligibility required. Terms and conditions apply. See official rules for full details.

THE BIG LOAN LIFT OFF

A BOOST THAT MAKES LIFE EASIER

One member will receive up to \$10,000 dollars toward their loan



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A New Chapter, Now Complete

We are excited to share that our merger is now complete, and we are proud to officially welcome our new members and communities into Ozark Federal Credit Union. This milestone represents growth, opportunity, and a continued commitment to serving you with the care and personal attention you deserve.

With this exciting step forward, we are also pleased to introduce two new branch locations, making it even easier for you to connect with us in person. You can now visit us in Jackson and Cape Girardeau, where our teams are ready to serve you with the same friendly, member-first approach you have come to expect.

Whether you are stopping in for a quick question, exploring loan options, or simply wanting to connect, our expanded team is here for you. We are proud to grow alongside our members and bring more convenience, more access, and more personalized service to the communities we serve.



Manager: Tilisa Threats-Clark



Manager: Pam Kluesner

Cape Girardeau

2427 Cape Centre Dr
Cape Girardeau, MO 63703
P. 573-334-7686
F: 573-344-7919

Lobby Hours:
M-Th: 8:30 am - 4:30 pm
F: 8:30 am - 5:00 pm

Drive Thru Hours:
M-F: 7:30 am - 5:30 pm

Jackson

2731 U.S. Hwy. 61
Jackson, MO 63755
P. 573-388-2330
F. 573-388-2311

Lobby Hours:
M-Th: 8:30 am - 4:30 pm
F: 8:30 am - 5:00 pm

Drive Thru Hours:
M-F: 7:30 am - 5:30 pm



Save the Date: Our Annual Meeting Is Coming Up

Join us virtually as we celebrate another year of serving you, our members. This is your opportunity to hear updates from our leadership team, learn what's ahead, and stay connected to the future of Ozark Federal Credit Union.

This year's meeting will be held on Zoom, so you can join from the comfort of home.

To receive the meeting link, email tabitha@ozarkfcu.com. Once your membership is confirmed, the link will be sent directly to you.

Date: May 26, 2026

Time: 5:00 pm

Where: Zoom

We're Just a Call or Visit Away

Whether you need help rebuilding, want to explore financial tools, or just have questions, we're here for you. Always.

- www.ozarkfcu.com
- info@ozarkfcu.com
- Main Branch – 573-686-7221
- Downtown Poplar Bluff – 573-686-9991
- VA Branch – 573-778-4606
- Dexter – 573-624-8864
- Doniphan – 573-351-2401
- Piedmont – 573-223-3075
- Cape Girardeau – 573-344-7686
- Jackson – 573-388-2330

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Watch Out for Phishing Scams: Top 5 Ways Fraudsters Try to Steal Your Information



Phone Call Phishing

Warning signs to look out for

1. A phone call from “your credit card company” or “financial institution”, typically from someone who works in the Security and Fraud Department.
2. You are told your card has been flagged for suspicious transactions and you need to prove that you have the card in your position.
3. You are asked to provide the three-digit security code on the back of your card, a one-time passcode that was just sent to you, or your PIN.

Email Phishing

Warning signs to look out for

1. Spelling and grammar errors in the subject line or body of the email.
2. The email does not address you by name.
3. Deadlines. Sometimes scammers will include a deadline and threaten account suspension to add urgency to override your normal sense of caution.
4. No contact information. If something feels suspicious, contact your financial institution directly using the phone number on the back of your card.



Text Message Phishing

Warning signs to look out for



1. There is a link instead of a phone number to call.
2. The text you receive may not contain the name of the financial institution or any other information.
3. The text requests that you log into your bank account to verify a transaction, enter your PIN or provide your 3-digit CVV code.

Website Phishing

Warning signs to look out for

1. There is something slightly off about the web address or the actual page. Look for misspelled words, substitutions or outdated logos.
2. An unusual pop up on the site that requests that you enter your account information.
3. There are HTML links that don't match the destination.

