

# NEWSLETTER

JUNE 2025

WWW.OZARKFCU.COM

## Hello, Sunshine—and Smarter Summer Finances

Summer is in full swing, and whether you're soaking up the sun or just slowing down the pace, it's a great time to give your finances a little seasonal check-in.

At Ozark Federal Credit Union, we're here to help you make the most of this moment whether that means hitting the road in a new ride, protecting your accounts while you travel, or getting ahead of back-to-school costs.

Let's make this summer one to remember—for all the right reasons.

### **FRAUD TIP:**

OFCU will never call or text you asking for your PIN—if someone does, it's a scam.



## Smart Reads for a Smarter Summer

Our blog is full of helpful tips, real-life advice, and seasonal guidance to help you take charge of your money with confidence. Here are a few must-reads this month:

- ◆ Auto Loan Smarts: Tips for Buying in the Summer Market  
Learn what to look for, how to compare loan offers, and when to walk away.
- ◆ Summer Scams to Watch Out For  
Don't let scammers ruin your summer plans. Here's how to stay safe.
- ◆ Combining Finances After Marriage  
Recently tied the knot? Here's how to build a financial future—together.

 Browse more blog posts at: [ozarkfcu.com/blog.php](https://www.ozarkfcu.com/blog.php)

## Unexpected Summer Expenses? We've Got You.



From home repairs to last-minute travel deals, summer doesn't always stick to the budget. A personal loan from Ozark Federal Credit Union can help you cover big expenses with low rates, flexible terms, and quick approvals—so you can enjoy the season without draining your savings.

◆ Great for vacations, medical bills, or back-to-school needs

◆ No prepayment penalties

◆ Easy online application

👉 Apply now in minutes at [ozarkfcu.com](https://ozarkfcu.com)

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## 🛡️ Fraud Can Happen Fast—Here's How to Stay a Step Ahead

Summer is a busy season for scammers. Whether you're traveling or shopping online, small steps can go a long way in protecting your money.

### ✅ Set Up Transaction Alerts

With transaction alerts enabled, you'll get notified every time your card is used—so you can catch anything suspicious immediately.

### ✅ Use Strong, Unique Passwords

Don't reuse passwords across accounts. Consider a password manager to stay secure.

### ✅ Keep Your Contact Info Updated

Make sure we can reach you quickly if there's suspicious activity on your account.

👤 Need help setting up alerts? Log into Online or Mobile Banking, or give us a call. We're happy to walk you through it.

## EARLY PAY = MORE TIME FOR WHAT MATTERS



GET YOUR  
PAYCHECK UP TO

2 DAYS EARLY

WITH EARLY PAY

More Access. Less Stress.



Summer plans don't wait—and with Early Pay from Ozark Federal Credit Union, neither does your paycheck.

When you set up direct deposit with OFCU, you can get your paycheck up to two days early.\* That's extra time to gas up the car, grab groceries for the cookout, or book that weekend getaway—without waiting on payday.

- ◆ \$20 fee
- ◆ No hoops to jump through
- ◆ Just your money, when you need it

Ready to make the most of your summer? Set up direct deposit and unlock Early Pay today!

Terms and conditions apply. Membership eligibility required. Insured by NCUA

## Before You Travel—Do This First

Vacation mode is great—but don't forget to prepare your finances before you go! A few simple steps can keep your summer plans stress-free and your accounts protected.

### ◆ Set a Travel Notification

Let us know before you hit the road or take off. This helps prevent card declines while you're out of town.

### ◆ Use Your OFCU Debit or Credit Card


Our cards are secure, convenient, and come with fraud monitoring.

### ◆ Enable Card Controls in Mobile Banking

Freeze your card, set alerts, and track spending right from your phone.

### ◆ Sign Up for eStatements

Get secure access to your accounts from anywhere—no mailbox required.

 Planning ahead = peace of mind. Visit [ozarkfcu.com](https://www.ozarkfcu.com) or give us a call to set up your travel prep checklist!

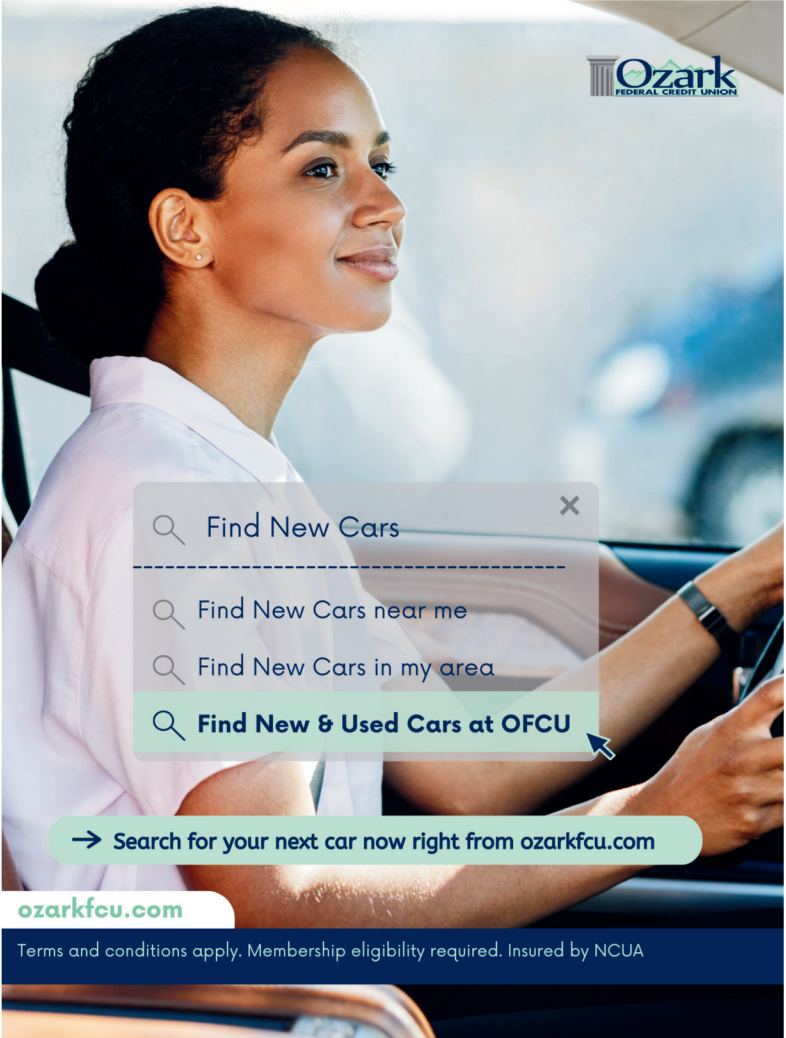


## Summer is Prime Car Buying Season Get Pre-Approved Today!

Thinking about a new ride? Summer is one of the best times to buy—and Ozark Federal Credit Union is here to help you drive away with confidence. With competitive auto loan rates, fast pre-approvals, and local service you can trust, you'll be road-trip ready in no time.

And here's the best part: you can shop from 30+ local dealerships—right from our website. Browse inventory, compare options, and get pre-approved before you ever step on a lot.

- ◆ New and used vehicles welcome
- ◆ Refinance your current loan and save
- ◆ Apply online or in person
- ◆ Shop local dealer inventory at [ozarkfcu.com](https://www.ozarkfcu.com)



**Ozark**  
FEDERAL CREDIT UNION

Find New Cars

Find New Cars near me

Find New Cars in my area

**Find New & Used Cars at OFCU**







→ Search for your next car now right from [ozarkfcu.com](https://www.ozarkfcu.com)

[ozarkfcu.com](https://www.ozarkfcu.com)

Terms and conditions apply. Membership eligibility required. Insured by NCUA

## As an Ozark FCU member, you have secure access to your account anytime.

Enrolling in our Online Account Access provides a convenient way to manage your funds and track your account via mobile, tablet, or PC device.

 Bank from Phone	 Free Financial Checkup with Savvy Money
 Remote Deposit	 Review Account Balances
 Bill Pay	 Setup Alerts

