

NEWSLETTER

DECEMBER 2025

WWW.OZARKFCU.COM

Seasonal Events and Community Giving

Warm Up With Hot Cocoa at Our Branches

Throughout December, several Ozark Federal Credit Union branches will be offering complimentary hot cocoa. This is a small seasonal tradition that brings families, coworkers, and neighbors together for a warm cup of comfort during a hectic time of year. If you are stopping by to deposit a check, ask about a loan, or simply say hello, we invite you to take a moment and enjoy a treat on us.

Pictures With Santa at the Main Branch

Santa will visit the Main Branch on December 19 from 3:30 to 5:30. This event is open to everyone in the community, and no appointment is needed. Whether your family is keeping the magic alive for little ones or you simply want a festive snapshot, we hope this adds joy to your season. You are welcome to bring your own camera or phone, and our team will gladly help take the photo.

Coat and Food Drives

Giving back is at the heart of what we do. This month, our branches are supporting several local causes that help families right here at home.

- Cape and Jackson branches are gathering canned food items and new toys. These donations help fill pantry shelves and bring holiday cheer to children in our region.
- Doniphan is collecting clothing and supplies for the Linda and Bob Holland Coat Drive. Since 2010, this program has provided coats, hats, gloves, pajamas, socks, school supplies, hygiene supplies, and a special wanted item to around 400 children each year. Your donation can directly support a child who needs warmth and care this winter.





Helpful Programs for the Holiday Season



Early Pay for Faster Access to Your Paycheck

When you set up direct deposit with Ozark Federal Credit Union, you may receive your paycheck up to two days early. Many members enjoy the flexibility this creates during the holiday season because it helps keep bills, travel plans, and shopping expenses on track without added stress.



Tap to Pay and Mobile Wallet Convenience

Your Ozark Federal Credit Union tap card offers quick, secure, and touch free checkout at many retailers. Adding it to your mobile wallet allows you to make purchases without pulling out your physical card. This is especially helpful during crowded holiday outings or when you want an extra layer of security.



SavvyMoney for Credit Monitoring and Planning

SavvyMoney provides real time credit score updates, personalized recommendations, and helpful tools for managing your financial wellness. December is a great time to check in on your credit, review your goals, and start preparing for the year ahead. You can find SavvyMoney directly in online and mobile banking.

Holiday Hours

CLOSING EARLY

Wednesday, December 24 at 12:00 pm

CLOSED

Thursday, December 25, 2025

Thursday, January 1, 2026

LOOKING AHEAD TO THE NEW YEAR

As we move into 2026, we are excited to continue bringing helpful tools, better technology, and expanded community outreach to the areas we serve. This year brought growth, partnership, and new opportunities, including our expansion into the Cape Girardeau and Jackson communities. We look forward to building even more connections in the months ahead.

FRAUD PREVENTION FOR A HIGH ACTIVITY MONTH

Holiday shopping creates more opportunities for scammers who target rushed or distracted shoppers. Staying alert can help protect your identity and your money.

Here are simple steps to keep yourself safe:

- Avoid clicking links in unexpected emails or texts.
- Monitor your account activity regularly through online or mobile banking.
- Use secure websites when purchasing gifts.
- Watch for phone calls where the caller ID appears to show Ozark Federal Credit Union. Scammers can spoof numbers to make a call look legitimate. If something feels off, hang up and call us directly at 573-686-7221 for verification.
- Contact us immediately if you notice any charges you do not recognize.



Our team takes fraud protection seriously. We are always here to help review transactions, offer guidance, and support you if something looks unusual.



FROM THE OFCU BLOG

Looking for helpful tips to finish the year strong? Our blog offers real advice you can use right now. Here are a few recent posts that may interest you:

Protecting Elderly Loved Ones From Holiday Scams

Learn simple steps to help family members stay safe and confident while shopping, banking, and using technology this season.

Smart Ways to Use Year End Bonuses, Gift Cards, and Leftover Cash

Turn extra holiday funds into meaningful progress toward your financial goals with practical ideas for saving and spending wisely.

Financial New Year's Resolutions: Make 2026 Your Best Year Yet

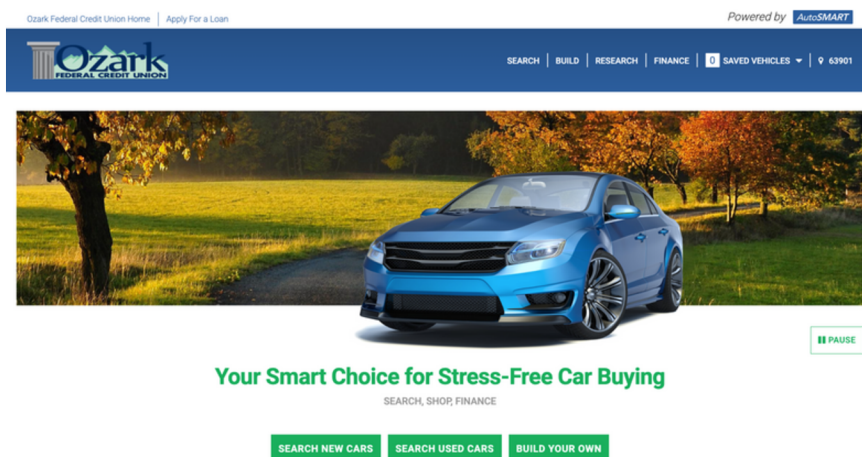
Get a head start on the new year with small steps that build stronger financial confidence and clarity.

Visit our blog to read these articles and more, and find helpful articles on budgeting, fraud prevention, saving, and financial planning.

Read more at: <https://www.ozarkfcu.com/blog.php>

A SMARTER WAY TO SHOP FOR YOUR NEXT CAR

Finding the right vehicle should feel simple and stress free. With AutoSMART, you can browse local dealer inventory directly from the Ozark Federal Credit Union website and compare options in minutes. It is an easy way to explore cars, check fair pricing, and get pre approved without ever leaving your home.



Why Members Choose AutoSMART

Search Local Inventory Online

See new and pre owned vehicles from nearby dealerships and compare models, trims, mileage, and pricing all in one place. You can research, build, and price the car you want with complete convenience.

Shop With Confidence

AutoSMART includes helpful tools such as vehicle ratings, market pricing, and access to NADA values or optional Car Fax reports. These resources help you understand fair value so you can make a confident choice.

Fast Financing Through Ozark Federal Credit Union

When you find a vehicle you like, you can apply instantly for financing. Getting pre approved early helps you shop with a clear budget and saves time at the dealership.

Convenient On Any Device

Browse from your desktop, tablet, or phone. AutoSMART makes car shopping easy wherever you are.

Start Your Search Today

Explore dealer inventory, compare options, and see how simple car buying can be with AutoSMART.

Begin here: <https://ozarkfcu.cudlautosmart.com/>

Membership eligibility required—loan terms and conditions based on credit approval.