

**CREDIT UNION
DATES
TO REMEMBER**
JAN 21, 2019
MLK DAY-CU CLOSED

FEB 18, 2019
PRESIDENTS DAY



WINTER 2019 NEWSLETTER



**CLEVELAND
CAVALIERS
SCHEDULE**

JAN 2	MIA	FEB 23	MEM
JAN 4	UTA	FEB 25	POR
JAN 5	NOP	FEB 28 @	NYK
JAN 8	IND	MAR 2	DET
JAN 9 @	NOP	MAR 3	ORL
JAN 11 @	HOU	MAR 6 @	BKN
JAN 13 @	LAL	MAR 8 @	MIA
JAN 16 @	POR	MAR 11	TOR
JAN 18 @	UTA	MAR 12 @	PHI
JAN 19 @	DEN	MAR 14 @	ORL
JAN 21	CHI	MAR 16 @	DAL
JAN 23 @	BOS	MAR 18	DET
JAN 25	MIA	MAR 20	MIL
JAN 27 @	CHI	MAR 22	LAC
JAN 29	WAS	MAR 24 @	MIL
FEB 2	DAL	MAR 26	BOS
FEB 5	BOS	MAR 28 @	SAS
FEB 8 @	WAS	MAR 30 @	LAC
FEB 9 @	IND		
FEB 11	NYK		
FEB 13	BKN		
FEB 21	PHX		

ATTENTION MEMBERS

As we closed the door to 2018, I'm proud to announce Ohio Teamsters Credit Union has had another exceptional year. I would like to personally thank you for your contribution(s) to Ohio Teamsters Credit Union. Over the past few years a lot has changed, and myself, my staff, and our Board of Directors greatly appreciate your patience with the transitions and decisions that have been made to position ourselves to thrive in an everchanging regulatory market. I truly feel together we can continue to make this Credit Union strive to better serve our members for years to come.

As we enter the year 2019, there has been a general increase in prices. Which in turn could result in a drop in the purchasing value of money. Therefore, with the knowingsness of the cost to do business will rise, the Board of Directors have decided in coming months, Ohio Teamsters Credit Union needs to update our Fee Schedule. The decisions to do so not only will better match our competitors but will offset the rising cost to do business in 2019.

This letter shall serve as a 60-day notification of change to Ohio Teamsters Credit Union's fee schedule to our entire membership.

Effective March 1st, 2019 Ohio Teamsters Credit Union's NSF/Overdraft Fee & Stop Payment Fee's will raise from \$25/Per Item, to \$30/Per Item.

The below following transactions will be included in the change for all share accounts.

- Returned Checks, NSF, ACH, EFT
- Stop Payment, Checks, ACH, Revocation
- Returned Deposit Item
- Courtesy Pay (May cover ACH, Bill Pay, EFT, Checks, ATM/Debit Card Transactions, and POS)

The updated fee schedule will be available online. I appreciate your understanding as we make this crucial business decision. Should you have any questions in regards to this manner, please do not hesitate to contact me. Again, I thank you for your continued membership with Ohio Teamsters Credit. I hope 2019 as good, if not better than 2018.

Drew Megrey

DEBT RESTRUCTURE

Did the Holiday Season put you into more debt than you wanted?

Now at OTCU we're offering a Holiday Debt Restructure Loan

We will help you pay off any unwanted Credit Card Debt, and refinance it into one payment at a fixed rate.

Please inquire by contacting the branch or applying online @ www.ohioteamsterscu.com

***All Credit Card Debts being paid off will be closed at the time off payoff.**

SAVE THE DATE

ANNUAL MEETING

SATURDAY

April 27, 2019

Call the Credit Union to RSVP 216-573-6700

LIKE US ON



www.facebook.com/ohioteamsterscreditunion

**Ohio Teamsters Credit Union is a full service Credit Union
Offering various products to fulfill your financial needs.**

- Savings Accounts
- Checking Accounts
- Money Market Accounts
- CD & IRA Accounts
- Online Banking
- Bill Pay
- Online Statements
- ATM/Debit Cards

Anyone can join if they're in a Union or a family member of an existing member. Please let your friends and family know about Ohio Teamsters Credit Union.

NMLS # 772751

