

**CREDIT UNION
DATES
TO REMEMBER
CU—CLOSED**

**OCTOBER 9, 2023
COLUMBUS DAY**

**NOVEMBER 10, 2023
VETERANS DAY –
OBSERVED**

**NOV. 23-24, 2023
THANKSGIVING**

**DECEMBER 25, 2023
CHRISTMAS DAY**



**LOOKING TO DO HOME
IMPROVEMENTS?**

DID YOU KNOW

**OHIO TEAMSTERS CREDIT
UNION OFFERS A HOME
IMPROVEMENT LOAN?**

MAXIMUM AMOUNT

\$25,000

MAXIMUM TERM

120 MONTHS (10 YEARS)

WITH LOWER RATES THAN

A HOME EQUITY LOAN

CALL TODAY TO APPLY

LIKE US ON



www.facebook.com/ohioteamsterscreditunion



QUARTER 4 - 2023 NEWSLETTER

ATTENTION MEMBERS

- Seriously, tell us what you think! No survey or tricky gimmicks. Just give us a call or stop in & tell us how we're doing. We're really trying to make you feel like family here at OTCU!
- Nobody Borrows until somebody saves. Don't forget to sign up for payroll deduction, because over 90% of our member's deposits are loaned out to other members, our credit union's best investment.
- Pay yourself first. Payroll Deductions to OTCU helps you toward financial freedom. When those little unexpected expenses arise it's nice to have money available. Or just to have something set aside to do something nice for yourself!

John, Christie & Wendy

Your Credit Union Family

NEW VEHICLES

MAXIMUM 84 MONTH TERM

RATES:

As low as 5.75% APR* BASED ON

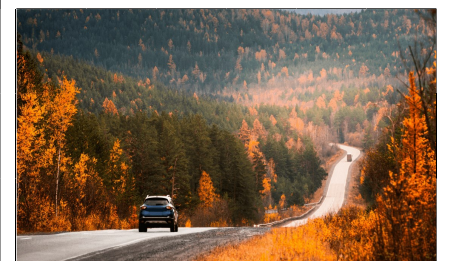
CREDITWORTHINESS

**OTCU HAS CONTINUED TO
KEEP LOW INTEREST
RATES ON ALL LOANS!**

**OTCU is a place to save,
borrow & help your
fellow teamsters!**

No outside Stockholders!

Your Directors are All Members too!



USED VEHICLES

MAXIMUM 72 MONTH TERM

RATES:

As low as 7.00% APR* BASED ON

CREDITWORTHINESS

**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.**

***Rates subject to change at any time**

NMLS # 772751

