



Okaloosa County Teachers
— FEDERAL CREDIT UNION —

SMART MONEY

FALL 2023

OCTFCU Remembers Board Member, Martha Jordan

Our colleague and true friend, Martha Jordan passed away June 17, 2023. A consummate math teacher and educational professional, she was instrumental in the vision, health, and growth of Okaloosa County Teachers Federal Credit Union. She joined the Board of Directors in 1975 and served as our esteemed Treasurer the entire 48 years. There are really no words to describe the selfless dedication she exhibited in service to our Credit Union. Mrs. Jordan was smart, funny, happy, and giving - always having a smile on her face and a heartfelt laugh that was warmly genuine. To say she has been a vital contributor to what our Credit Union is today would be an understatement. She will be sorely missed by everyone in the Credit Union family, and especially remembered by fellow Board members who have worked together in guiding the Credit Union. Mrs. Jordan was a beautiful and wonderful human being, mother, grandmother, friend, and colleague. Thank you, Martha Jordan, for your personhood and the generous contributions you have made towards our success.



**Enjoy more, stress less!
Apply for a holiday loan.**

Let's face it. The holiday season can be incredibly stressful. Funds to cover all the gifts, decorations, food, and festivities can be hard to come by...until now. The credit union is currently offering you the chance to enjoy more and stress less this season with a low-rate holiday loan!

**Borrow up to \$1,200 for 12 months
Rates as low as**

12.00% APR*

Apply for your holiday loan today at www.OkaloosaFCU.org.

*Annual Percentage Rate. All loans subject to credit approval. Terms and conditions may apply.



**Saving pays off.
It's time to cash in on your holiday club!**

Happy holidays to you! You've saved money all year long in your holiday club account and now all that saving is going to pay off - just in time for your holiday shopping sprees.

Don't have a holiday club account yet? Get a jump start on next year's shopping season by opening one today. You'll contribute a little each month, all year long in 2024 and then you'll be able to access the accumulated savings this time next year.

Call **850-682-2225** or visit www.OkaloosaFCU.org with questions or to open your Holiday Club Account today!



Best stocking stuffer around!

Need to stuff some stockings this year? A VISA® holiday gift card is the perfect choice! This single gift can bring many holiday joys to your family and friends.

VISA® Gift Cards*
Available in amounts \$25 - \$1,000

Stop by any branch to pick up your stocking stuffers today!

*\$3.00 purchase fee applies. See credit union for details.



Okaloosa County Teachers
— FEDERAL CREDIT UNION —
www.OkaloosaFCU.org

24-Hour Audio Response
1-800-828-5831

Home Banking
www.OkaloosaFCU.org

Main Office

1126 North Ferdon Boulevard
Crestview, Florida 32536
(850) 682-2225
FAX: (850) 682-7722

Mon. – Thurs. 8:30 a.m. – 4:45 p.m. Lobby
8:30 a.m. – 5:00 p.m. Drive Up
Friday 8:30 a.m. – 5:15 p.m. Lobby
8:30 a.m. – 5:30 p.m. Drive Up
Saturday 9:00 a.m. – 1:00 p.m. Drive Up Only

Fort Walton Beach Branch

11 N.E. Racetrack Road, Building I
Fort Walton Beach, Florida 32547
(850) 863-7041
FAX: (850) 862-2933

Mon. – Thurs. 8:30 a.m. – 4:45 p.m. Lobby
8:30 a.m. – 5:00 p.m. Drive Up
Friday 8:30 a.m. – 5:15 p.m. Lobby
8:30 a.m. – 5:30 p.m. Drive Up
Saturday 9:00 a.m. – 1:00 p.m. Drive Up Only

Baker Branch

1330 14th Street
Baker, Florida 32531
(850) 537-9815
FAX: (850) 537-8282

Mon. – Thurs. 8:30 a.m. – 4:45 p.m. Lobby
8:30 a.m. – 5:00 p.m. Drive Up
Friday 8:30 a.m. – 5:15 p.m. Lobby
8:30 a.m. – 5:30 p.m. Drive Up
Saturday 9:00 a.m. – 1:00 p.m. Drive Up Only

Niceville Branch

202 Highway 85N, Suite 100
Niceville, FL 32578
(850) 729-3934
Fax: (850) 729-3936

Mon. – Thurs. 8:30 a.m. – 4:45 p.m.
Friday 8:30 a.m. – 5:15 p.m.

DELAYED BRANCH OPENING ON THE 2nd TUESDAY & 3rd WEDNESDAY OF EVERY MONTH TO 10:00 A.M. FOR STAFF TRAINING.

Board of Directors

Gail Kaltz, Chairman
Rodney Nobles, Vice Chairman
Eric Garcia, Secretary
James Adams, Treasurer
Linda Evanchyk
Ryan Gore
Susan Lowrey-Sexton

Jerry Maughon, President/CEO

ATM AVAILABLE AT THE CRESTVIEW, FORT WALTON BEACH, NICEVILLE, AND BAKER LOCATIONS.

Federally insured by NCUA



Like us on Facebook



Fall auto loan specials are happening now!

Looking to take advantage of the end of the year car deals? You'll also want to take advantage of our low auto loan rates this fall! Our competitive rates, easy terms, and quick decisioning will put you into your new car in no time!

Rates as low as
5.99% APR*

Plus, you can apply to get pre-approved for your auto loan to streamline your search and strengthen your buying power at negotiation time. **Apply now at www.OkaloosaFCU.org!**

*Annual Percentage Rate. All loans subject to credit approval. Terms and conditions may apply.



International Credit Union Day® Thursday, October 19, 2023

International Credit Union (ICU) Day®, recognized on the third Thursday of each October, celebrates the spirit of the global credit union movement. This year, we mark this celebration's historic 75th anniversary. This milestone offers us the unique opportunity to acknowledge the tireless effort of credit union employees while celebrating you, our members, the world over.

We invite you to stop by the credit union on October 19th to help us celebrate ICU Day!



HOLIDAYS

VETERANS' DAY
Friday - Saturday,
November 10 - November 11, 2023

THANKSGIVING

Thursday, November 23, 2023

CHRISTMAS

Monday, December 25, 2023

NEW YEAR'S DAY

Monday, January 1, 2024

COLUMBUS DAY
Monday, October 9, 2023