



Okaloosa County Teachers
— FEDERAL CREDIT UNION —

SMART MONEY

WINTER 2023



Don't just dream it, drive it! New & Refinanced Auto Loans*

Dreaming of a new car for 2023? You don't have to just dream it; you can drive it home with our competitive auto loan rates and flexible terms!

New Auto Rates as low as

4.99% APR**

Get ready to drive your dream into 2023. Apply for your preapproval today and start shopping!

www.OkaloosaFCU.org

*All loans subject to credit approval. Terms and conditions may apply.
**Annual percentage rate.



Open a holiday club account today!

Did you overspend during this last holiday season? We have a way you can prevent overspending next time! Open a holiday club account today and save a little at a time, all year long through payroll deduction or over the counter deposits.

Then, by the time the next holiday shopping season rolls around, you'll have the allocated funds you need to get through the season without racking up debt!

For more information or to open your account today, visit www.OkaloosaFCU.org.



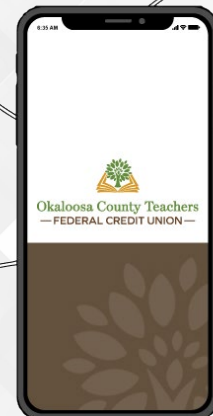
Mobile banking simply makes life *easier*

CHECK BALANCES & HISTORY

TRANSFER FUNDS

SET ACCOUNT ALERTS

PAY BILLS



We all like easy, right? Download our mobile banking app and make managing your finances easier than ever!



Use your hard-earned equity however you choose

Home renovation, debt consolidation, destination wedding, family vacation...you can borrow against the equity you've built up in your home and use for just about any purpose.

Home Equity Line of Credit*

- Tap into your line of credit repeatedly as you need funds.
- Rates as low as 7.50% APR**
- 15-Year term with a variable rate

Take advantage of your hard work. Apply for your HELOC at the credit union or online www.OkaloosaFCU.org today!

*Rates and terms vary depending on credit evaluation and underwriting requirements. This is a variable rate loan product. The interest rate you are charged may increase after the loan is closed. All credit union loan programs, rates, terms, and conditions are subject to credit approval and may change at any time without notice. !**Annual Percentage Rate.



7 Tips to increasing your credit score fast

Is your credit score lower than you'd like? Depending on what's holding your credit score down, you may have more options to increase it than you think. Here are some strategies to quickly improve your credit score.

1. **Pay credit card balances strategically** - Aim to use < 30% of your limit on any card, and lower is better. The highest scorers use < 7% for their credit limit.
2. **Ask for higher credit limits** - When your credit limit goes up and your balance stays the same, it can improve your credit.
3. **Pay bills on time** - Late payments kill your credit. If you miss a payment by 30 days or more, call the creditor immediately. Pay up as soon as you can and ask if the creditor will consider no longer reporting the missed payment to credit bureaus.
4. **Dispute credit report errors** - You're entitled to free reports from each of the three major credit bureaus. Use AnnualCreditReport.com to request them and then check for accuracy.
5. **Deal with collections accounts** - Paying off a collections account removes the threat that you'll be sued over the debt, and you may be able to persuade the agency to stop reporting the debt once you pay it.
6. **Use a secured credit card** - Another way to build or rebuild your credit is with a secured credit card which is backed by a cash deposit.
7. **Get credit for rent and utility payments** - Rent reporting services can add your on-time rent payments to your credit reports.



For more information and tips, visit: <https://bit.ly/3TAdh1x>

SAVE THE DATE TO ATTEND OUR ANNUAL MEETING & ELECTION!

April 4, 2023

Bob Sikes Elementary School

Doors open at 4:00 p.m.

Meeting begins at 5:00 p.m.

Board of Directors Election

The Nominating Committee nominated incumbents Rodney Nobles and Ryan Gore for three-year terms.

- Rodney Nobles retired from Okaloosa County School District. Has served on the board of directors for 11 years.
- Ryan Gore is the program director in the curriculum department of Okaloosa County School District. Has served on the board of directors for 10 years.

Any other member who is interested in serving on the Board must submit a petition signed by at least 1% of the membership (at least 100). The petition must be submitted to the Credit Union no later than March 3, 2023.

HOLIDAYS

NEW YEAR'S DAY

Monday, January 2, 2023

MARTIN LUTHER KING, JR. DAY

Monday, January 16, 2023

PRESIDENT'S DAY

Monday, February 20, 2023



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 THIRD 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

Martha Jordan, Treasurer

James Adams

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



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