

NEWSLETTER

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WWW.OZARKFCU.COM

Take Control of Your Debit Card with Card Control

Have you ever misplaced your debit card and worried that it might be used by someone else? With Ozark Federal Credit Union's Card Control feature, **you can instantly turn your debit card off or on**, offering peace of mind and extra security when you need it most. Whether your card is temporarily lost or you simply want to monitor your spending more closely, Card Control gives you the power to manage your card at any time, from anywhere.

How to Use Card Control from the Mobile App:

1. Log in to your online banking from the mobile app.
2. Click on Menu.
3. Select Remote Control Cards.
4. Choose Active or Disabled to control your card.

This feature allows you to disable your card immediately, preventing unauthorized transactions while you search for it. Once you've found your card, simply reactivate it with a tap.



Your card. Your control.

Turn your debit card on and off anytime with our app.

ozarkfcu.com

Prefer Desktop Banking?

You can also control your cards from your computer. Just log in to your account at www.ozarkfcu.com:

1. Click on the Menu button in the upper left-hand corner.
2. Select Remote Control Cards.
3. Choose Lock or Unlock on the card you want to control.

Card Control is just one of the many ways Ozark Federal Credit Union is helping you manage your finances safely and conveniently. Be sure to take advantage of this feature the next time you misplace your card or want to prevent unwanted transactions. Stay secure, stay in control!



Membership eligibility is required. Some restrictions apply. Speak with a Member Service Representative for additional information.

Stress-Free Mortgages Start at OFCU



Membership Eligibility Required. Loan based on credit approval.

NMLS#446357



NCUA



Mortgage Rates Are Dropping – Time to Buy or Refinance

Take Advantage of Falling Rates

If you've been thinking about purchasing a new home or refinancing your current mortgage, there's no better time than now to take advantage of dropping interest rates. For the first time in four years, the Federal Reserve has cut interest rates, ending its longest cycle of rate hikes in roughly a decade. This shift presents a unique opportunity for homebuyers and current homeowners to lock in lower rates, potentially saving thousands over the life of their loan.

Stress-Free Mortgages at Ozark Federal Credit Union

Whether you're a first-time buyer looking for the perfect place to call home or you're ready to refinance your existing mortgage, stress-free mortgages start at Ozark Federal Credit Union. We offer competitive mortgage products tailored to fit your financial needs, along with a team of experts dedicated to guiding you through the process with ease.

Your Homeownership Goals Matter

When you work with Ozark Federal Credit Union, you're not just getting a loan—you're getting a partner committed to helping you achieve your homeownership goals with minimal stress. Whether you're looking to buy your first home, upgrade to a larger one, or save by refinancing, our low rates and flexible options can make your dream home a reality,

Don't Miss Out!

With rates trending down, the time to act is now. Contact us today to learn more about our mortgage options and begin the application process. Take advantage of these lower rates, and let us help you secure the home of your dreams—stress-free.

Membership Eligibility Required. Loan based on credit approval. NMLS#446357

CONGRATULATIONS
TO THE OFCU SCHOLARSHIP WINNERS

EMMA SUTTON

HANNAH SPENCER

ALISSA STANLEY



October is Cybersecurity Awareness Month

At Ozark Federal Credit Union, protecting your personal information is one of our top priorities. That's why we're proud to participate in Cybersecurity Awareness Month this October.

Throughout the month, we'll be sharing valuable tips and tools on our social media accounts—Facebook and Instagram—to help you stay safe online.

Here are five essential cybersecurity tips to get you started:

1. **Use Strong Passwords:** Create complex passwords that include a mix of letters, numbers, and special characters. Avoid using easily guessable information like birthdays or names.
2. **Enable Two-Factor Authentication:** Add an extra layer of security by enabling two-factor authentication (2FA) on your accounts whenever possible.
3. **Monitor Your Accounts Regularly:** Check your bank and credit card statements regularly for any unauthorized transactions or unusual activity.
4. **Be Cautious with Public Wi-Fi:** Avoid accessing sensitive information over public Wi-Fi networks. If you must use them, consider using a virtual private network (VPN) for added security.
5. **Keep Software Updated:** Regularly update your devices and software to protect against the latest security vulnerabilities.

Be on the lookout for weekly emails featuring more cybersecurity tips and a downloadable checklist to help you safeguard your digital presence. Together, we can keep your information safe and secure.



Celebrate Membership Appreciation Month

October is a special month at Ozark Federal Credit Union as we celebrate Membership Appreciation Month! We want to take this opportunity to express our gratitude to you, our valued members, for being a part of our community.

Throughout the month, we'll be hosting special events and activities at each of our branches to show our appreciation. Be on the lookout for details about what we have planned, including giveaways, and member-focused activities.

Thank you for choosing Ozark Federal Credit Union. We look forward to celebrating with you!
