

OTIS Fall News
OCTOBER 2023

Come Join the Celebration!

INTERNATIONAL CREDIT UNION DAY

October 19, 2023

Save the Dates: International CU Day Celebration & Ending Hunger FUNdraiser

International Credit Union Day – Thursday, October 19

Join us at 170 Main Street in Jay for our International Credit Union Day celebration! We will have treats from Berry Fruit Farm and OTIS swag bags available when our doors open at 9:00 AM! We will also have freshly popped popcorn throughout the day. PLUS: Don't forget to stop by for our BBQ lunch (hamburgers and hotdogs) from 11am-1pm. (All are while supplies last.) We hope to see you here!

[VISIT FACEBOOK EVENT PAGE](#)

Painting FUNdraiser for Ending Hunger – Sunday, November 5

OTIS FCU will have a Painting FUNdraiser at Rustic Elegance in Farmington (249 Farmington Falls Rd) on Sunday, November 5 beginning at 11 AM. Registration is \$30 per person, with funds going to area food pantries through the Campaign for Ending Hunger! For registration information and other details, please visit the Facebook event page by clicking the link below.

VISIT FACEBOOK EVENT PAGE



*The best things
in life are
worth sharing.*

It Pays (Now Even More!) to Refer-A-Friend to OTIS FCU!

Starting October 23, refer a friend or family member to OTIS FCU, and you both could receive **\$25 \$50***!

Simply download and fill out the referral form below! The referred member will need to present it during the account opening process.

DOWNLOAD REFERRAL FORM

* Offer is valid for existing OTIS FCU members and their referrals only. \$50 Refer-A-Friend deposits are subject to approval. OTIS FCU reserves the right to disqualify referrals and discontinue this promotion at any time. Referred member must: 1) be 18 years or older; 2) bring completed form when opening new account; 3) qualify for and utilize at least one service in addition to opening a Membership Share (Savings) Account (e.g., Auto Loan, Checking Account, Share or IRA Certificate). Bonus deposits are reported to the IRS as interest income. Member eligibility required. **Federally insured by NCUA.**

**Fast. Flexible.
Straightforward.**

*Experience our
**Freedom
Line of Credit!***



Experience Our Freedom Line of Credit!

Whether you have an emergency vet bill to pay or need a new washing machine, OTIS FCU's Freedom Line of Credit allows you to quickly access the funds you need anytime. You can draw upon the credit line as often as needed, up to your approved amount! Additional advantages include:

- No fees!
- No minimum withdrawals!
- No interest due until funds are borrowed!
- Extremely convenient - access funds by share draft, home banking, or in person!

Call us anytime Monday through Friday 9:00 AM - 5:00 PM to apply or conveniently apply online by clicking the button below!

APPLY NOW

* Loan rate is determined by your personal creditworthiness. Rates as low as 8.50% APR. Minimum loan amount is \$1,000. Maximum loan amount is \$15,000. Monthly payment is 2% of the unpaid balance or \$100.00, whichever is greater. A \$25.00 membership deposit is required for all new members. Member eligibility required. **Federally Insured by NCUA. Equal Housing Lender.**

Cell Phone Card Holders for Sale to Benefit Ending Hunger!

For only \$7.50 each, you can carry & protect your cards in style - and help us end hunger in Maine!

- RFID protection
- Holds a variety of cards
- Rotating metal ring phone stand
- Removable adhesive back



Donations can be made with a Teller. All proceeds benefit local food pantries!



Holiday Club Benefits & Reminders

Please Note: OTIS Holiday Clubs will be maturing October 18th, 2023.

OTIS Holiday Clubs are a great way to set aside funds throughout the year to purchase gifts for your loved ones! Here are some benefits to a Holiday Club:

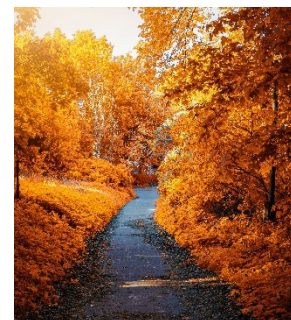
- Funds can be deposited to Holiday Clubs at any time by direct deposit, cash, or check. Deposits can even be set up automatically from your OTIS account or incoming payroll!
- Holiday Clubs receive dividends just like any other OTIS Membership Share or All Purpose Club account.
- Holiday Clubs automatically renew for the next year upon the maturity date of October 18th.
- When your OTIS Holiday Club matures, you can choose to have the funds transfer to another part of your OTIS account or be mailed to you by check, whichever is more convenient for you!

Due to the purpose of a Holiday Club, there is a \$5.00 withdrawal fee if you should happen to need to use any of the funds early.

Holiday Closings

Thanksgiving Day (*Thursday, November 23*)

Christmas Day (*Monday, December 25*)



As always, we care about your financial wellness, and we are here to help. Please contact us if there is anything we can assist you with.

Warm regards,
OTIS Federal Credit Union

