

Ohio HealthCare

FEDERAL CREDIT UNION

We care because you care.

You care for others, we care for you.

Diane Berryman

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You care for others, we care for you.

FINANCIAL SERVICES FOR HEALTH CARE PROVIDERS

- ♥ Employees & Volunteers at health care facilities in Ohio
- ♥ Retirees from health care facilities in Ohio
- ♥ Families of our members
- ♥ Students pursuing health care professions

Ohio HealthCare Federal Credit Union is a not-for-profit financial institution owned by the members and governed by the board of directors. Since there are no outside stockholders to satisfy, Ohio HealthCare Federal Credit Union passes earnings to members through services like free ATMs better rates and lower fees.

MEMBER-OWNER -At Ohio HealthCare Federal Credit Union, you're not just a another customer or account number. Instead, you are a member and part-owner. Therefore, decisions made by the credit union are based on what will be the most beneficial to the members rather than a group of stockholders.

EASY ACCESS -Ohio HealthCare Federal Credit Union is part of a credit union network, or 'shared branching,' that gives you access to in-branch transactions to over 5,000 credit union branches throughout the US, and surcharge-free ATM access at more than 30,000 ATMs nationwide.



OPEN YOUR ACCOUNT TODAY:

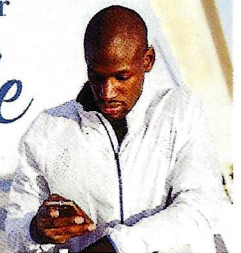
- ♥ Online at: www.ohiohealthcarefcu.com and click on "Become A Member"
- ♥ Toll-Free 866-254-4791
- ♥ Email msrstaff@ohiohealthcarefcu.com
- ♥ This process requires a \$25 deposit into your savings account

EVERY CHECKING ACCOUNT OFFERS:

- No Minimum Balance
- No Monthly Fees
- No Per-Check Charges
- Free ATM/Debit Card
- Free Mobile Banking
- Free Mobile Deposits
- Free Apple Pay
- Free Online Banking & Bill Pay
- Free Account to Account Transfers
- Free Person to Person Transfers
- Free Account Alerts
- Obtain FREE Digital Images of your Cancelled Checks
- Overdraft Protection Available

Download our

Mobile App.



WE OFFER:

- Checking/Savings
- Money Market
- Holiday Accounts
- Certificate of Deposit
- Minors' Accounts

ALL ACCOUNTS ARE INSURED UP TO \$250,000 BY THE NCUA

Revised April 2022

Ohio HealthCare FCU

@ohiohealthcare_fcu

@ohcfcu

@ohcfcu

CAR LOANS MADE EASY FOR YOU.

In an effort to make your auto buying process easier, we've partnered with hundreds of dealerships throughout Ohio. Participating dealerships allow you to complete your Ohio HealthCare Federal Credit Union loan paperwork at the dealer. Just tell them you are financing through Ohio HealthCare Federal Credit Union!

WE HAVE A VARIETY OF LOAN OPTIONS TO SUIT YOUR NEEDS!

- ♥ Auto Loans
- ♥ Home Equity Lines Of Credit
- ♥ Personal Loans
- ♥ Boat/RV/Motorcycle Loans
- ♥ Visa® Cards
- ♥ Mortgages
- ♥ Student Loans

OUR VISA® CREDIT CARDS COME WITH THE FOLLOWING FEATURES:

- ♥ No annual fees
- ♥ Low variable rates
- ♥ VISA offers special deals through certain merchants
- ♥ Zero liability protection from unauthorized transactions

APPLYING FOR A LOAN IS EASY!

CHOOSE ONE OF THE FOLLOWING:

- ♥ In person at our credit union office
- ♥ By phone 24/7 at: 866-254-4791
- ♥ Online 24/7 at: www.ohiohealthcarefcu.com

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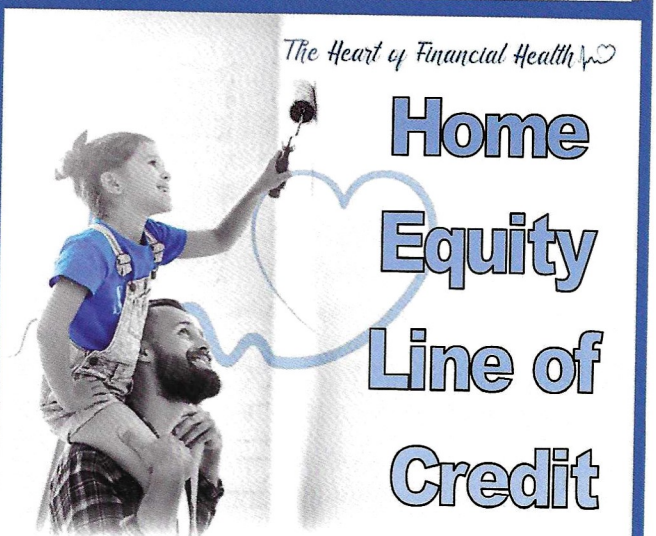
Federally Insured by



NCUA



We are the largest Credit Union in the state of Ohio exclusively for Ohio's health care community and their families.



Did you know that we can also help you save money by refinancing or consolidating higher-rate loans?



Refinance Your Vehicle Loan

ALL titled vehicles, including recreational!

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TOWN & GRANT OFFICE
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Columbus OH 43215
Toll-Free 866-254-4791
Fax: 614-246-2050

AKRON OFFICE
1174 Battles Ave.
Akron, OH 44314
Toll-Free 866-254-4791
Fax 330-848-6095

The Heart of Financial Health

25 month Term

Ohio HealthCare
FEDERAL CREDIT UNION

You care for others, we care for you.

New CD Special

Higher CD rates
to grow your savings!

4.25 %
APY*

Call (866) 254-4791 or visit ohiohealthcarefcu.com to apply.

\$250 Minimum Deposit. *APY = Annual Percentage Yield. A penalty may be applied for early withdrawal. Rate is effective as of 12/16/2022 and is subject to change without notice.



Hello,

Through the years, Ohio HealthCare Federal Credit Union has cultivated many ongoing relationships throughout the health care community that recognize us as a benefit to their workforce. Numerous providers share our information as part of their on-boarding process, or they include our special promotions on their intranet. I hope you will recognize the benefit and share our information with your employees.

Ohio HealthCare Federal Credit Union is the largest credit union throughout Ohio exclusively for the healthcare/health & wellness community and their families. We are not open to the public, as our membership is limited to those who have a common bond. Our field of membership includes all health care industry professionals, students, volunteers, retirees, and everyone that works in a health care facility.

Top 4 Reasons You Need a Credit Union

- ♥ Credit unions offer the same services and products as banks, such as mortgages, lines of credit, checking and savings accounts, auto loans, and the convenience of electronic banking and automated teller machines (ATMs).
- ♥ Credit unions are not-for-profit and answer only to their members. Therefore, they do not have outside stockholders.
- ♥ Credit unions work together to offer a Shared Branch Network, allowing members access to their accounts surcharge-free at more than 35,000 ATMs and over 5,000 credit unions nationwide. *Can banks say that?*
- ♥ Credit unions are safe. We are federally insured by the NCUA for up to \$250,000

We are not an "employer-sponsored credit union," so there is no commitment to join as a company. My intent, with your help, is to spread awareness that with Ohio HealthCare Federal Credit Union, your employees will find the same products and services as big Wall Street operated banks, without the hassle, high fees, and impersonal service. You never know when someone is shopping for a car loan or needs a second chance checking account.

Sincerely,

Diane Berryman

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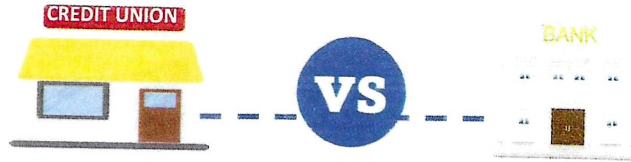
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We are a not-for-profit full service financial institution, Who exists to support the well-being of our members. With our high service standards, we promise to look for ways to help you find the best solution for your financial needs.

Once a member, always a member, regardless of where you live or work.

HOW IS A CREDIT UNION DIFFERENT FROM A BANK?



Not-For-Profit.	For-profit corporations that offer a full range of financial products and services.
Earnings are returned to members through services like free ATMs, better rates, and lower fees.	Earnings go to outside stockholders in the form of dividends.
Insured by NCUA up to \$250,000.	Insured by FDIC up to \$250,000.
Credit unions are democratically governed, and elections are based on a one-member, one-vote philosophy.	Banks are governed by paid shareholders. Voting rights depend on the number of shares owned.
Co-Op network allows members of one credit union to visit branches of another credit union. More than 30,000 surcharge-free ATMs.	Banks require customers to use their branded ATMs and branches for services or pay fees. Some services are unavailable outside the bank.
Credit unions are local, community based financial institutions. Members support their local communities when they bank at a credit union.	Banks are big! The average size of a bank is double that of a Credit union.
Credit unions have members, not shareholders.	Banks have customers and shareholders. They must make money from their customers to please shareholders.



WHAT MAKES UP YOUR CREDIT SCORE?

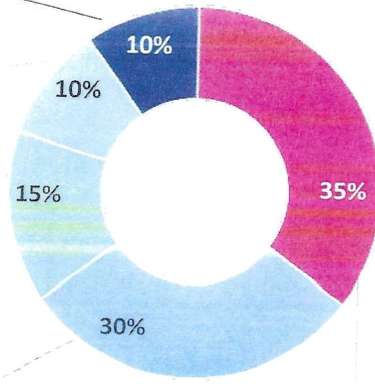
10% - New Credit
How much of your available credit is new?

10% - Types of Credit Used
What is your mix of credit cards, retail credit, student loans, mortgages, etc.?

15% - Length of Credit History
How long have you used credit?

30% - Amounts Owed
How much do you owe, and how much credit is available to use?

35% - Payment History
Have you paid your past credit accounts on time?



WAYS TO IMPROVE YOUR CREDIT SCORE

1. Make sure to submit all your payments in full and on time to maintain a good payment history. Getting loan balances closer to zero indicates to lenders that you're able to repay your debts.
2. Pay down the card close to its limit first. Your credit score is affected by your total debt-to-credit ratio.
3. Get a copy of your credit report from all three bureaus. It's essential because some creditors don't report your account activity to all three bureaus.
4. Check your credit report for accuracy and report any inaccuracies.
5. Keep your credit utilization low (under 30% is good, but less than 10% is ideal). Available balance helps determine creditworthiness.
6. Keep credit accounts open, especially your most long-standing accounts. Your credit history considers your average account age, so it's good to keep your first credit card open (even if you don't use it much now).
7. Mix it up. Having a diverse variety of credit products certainly boosts your creditworthiness.