



Okaloosa County Teachers
— FEDERAL CREDIT UNION —

SMART MONEY

SUMMER 2023

Cruise into summer savings!

Whether you're shopping for a fun convertible, sporty sedan, or roomy SUV for the whole family this summer, we can help you get the car of your dreams with a low-rate auto loan*!

We offer:

- Exciting deals on new, used, and refinanced vehicle loans*
- Competitive rates as low as **5.99%** APR**
- Pre-approvals so you know your budget before you shop
- Flexible terms up to 84 months

Cruise into summer savings with a low-rate auto loan from the credit union. Visit www.OkaloosaFCU.org/loans to apply today!

** All loans subject to credit approval. Existing OCTFCU loans not eligible for refinance.
**Annual percentage rate.*



Sprucing up your home this summer?

Do you have an ever-growing list of home improvement projects you want to tackle? We can help you spruce up your home this summer with a Home Equity Line of Credit (HELOC)! You can borrow against the equity you've built up in your home to increase its worth even more.

Home Equity Line of Credit*

Tap into your line of credit repeatedly as you need funds
Enjoy rates as low as **8.25%** APR**
15-Year term with variable rate

DYK HELOC funds are not limited to home improvement?

HELOC funds can be used to fund just about any expense. Pay for your next vacation, consolidate debt, fund an emergency repair, or more!

Apply for your HELOC today. Simply visit www.OkaloosaFCU.org to get started.

**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.*



Your money, 24/7

Traveling this summer? Remember, it's now easier than ever to access your credit union accounts when you're away from home. Take a look at the many options we offer to make managing your finances remotely a breeze.

- **Online Banking** – Get started at www.OkaloosaFCU.org
- **Mobile Banking w/Remote Deposit** – Download our app in the App Store® or on GooglePlay™
- **Nationwide ATM Access** – Find an ATM near you <https://co-opcreditunions.org/locator/>

Visit www.OkaloosaFCU.org to learn more about accessing your funds – whether you're across town or across the country!



Tips to protect your mobile device

For many, your mobile devices house some of your most personal data. Losing your device, whether to burglary or misplacement, could be catastrophic if you don't have the right safety measures in place. Consider these tips to secure your device, and your personal data!



- **Avoid public WI-FI** – It's easy to connect to public WI-FI when you're out and about, but doing so can leave your device vulnerable.
- **Stay abreast of common scams** – Scam artists try every method possible to lure victims into sending them money or giving them financial information. They even spoof phone numbers to make calls appear more legitimate. Research common scams to stay alert and always verify authenticity of calls by hanging up on the caller and then phoning the spoofed company yourself to see if they reached out or if the call was indeed a scam.
- **Watch out for suspicious texts** – You may receive texts noting your account(s) have been compromised and prompting you to click a link. NEVER click on any suspicious link in a text or email. Remember, the credit union, and other legitimate financial institutions and companies will not ask for your personal data via this method.
- **Protect kids' devices** – Protect your children by closely monitoring their activities on smartphones and tablets. Research apps that can help you limit kids' exposure and/or assess online activity.



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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.

Mid-Year Financial Checkup

The halfway point of the calendar year is the perfect time to perform a review of your finances. Use these 5 tips for your mid-year financial checkup.

1. **Review your budget** – Revisit your budget to review your spending thus far in 2023 and make necessary updates. Be sure to account for any significant life changes that may alter your financial needs, such as a marriage, the birth of a child, a divorce, a job change, or more.
2. **Review your credit score** – Perform a check of your credit score to ensure you're in good shape if you need to borrow money and/or to make sure you haven't become a victim of identity theft or fraud.
3. **Review your investments** – Review your investment performance to make sure your portfolio is meeting your long-term goals. Consider if and how much you can boost your retirement savings.
4. **Review your tax withholdings** – Review your withholdings to see if adjustments are needed. Your goal is to pay the perfect amount, so you're not hit with a large tax bill at the end of the year nor lending the government your money interest-free.
5. **Review your debt** – Make a list of all your outstanding debts. Start with the debt that carries the highest interest rate and work on a plan to get rid of that debt the fastest, while still paying at least the minimum on other debts. Continue this process until you are debt-free.



HOLIDAYS

INDEPENDENCE DAY

Tuesday, July 4, 2023

LABOR DAY

Monday, September 4, 2023



Federally
insured
by NCUA



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on Facebook

