

**Chairman of the Board:**

Ryan Lindenmier

**Vice Chairman:**

David Alexander

**Secretary:**

Kris Fogarty

**Treasurer:**

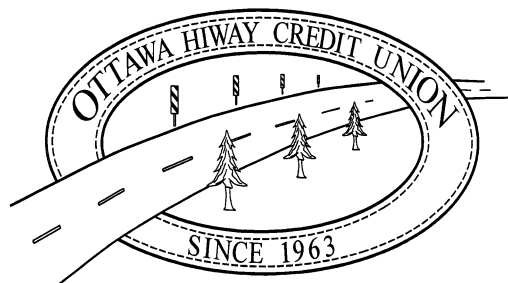
Kyle Videgar

**Directors:**

Ron Pohar      Jeremy Krug

Vince Czibor    Ken Brown

Brianne Petersen    475



**JULY 2017**

**ottawahwaycu.com**

**COMMITTEES:**

Steve Klein Tom Magolan  
Bob Simpson Steve Ferguson  
Julius Skinner Jen Hoyt  
Randy Freeman Paul Slack  
Mark Jones Kathy Ortgiesen

**OFFICE PERSONNEL:**

**President/Manager:**

Debra Rosencrans

Asst. Manager: Barb Foster

Member Service: Susie Fleming

Member Service: Karen Setchell

**Home Equity Loans!!**

**3.99%**

*0 to 60 months*

**5.50%**

*61 TO 120 months*



Looking to remodel, landscape or maybe even college expenses?

OHCU offers Fixed Rate Home Equity Loans beginning at 3.99%. Contact our office for all the details.

Payments for 120 months at a rate of 5.50% require a payment of \$10.86 per \$1,000 per month

**Hop on in ...**

**Enjoy your New Ride!**

**2.49%**

1567

**0 to 60 months for 2014 and Newer**

Payments for 60 months at a rate of 2.49% require a payment of \$17.75 per \$1,000.00

**3.49%**

**0 to 72 months for 2014 and Newer**

Payments for 72 months at a rate of 3.49% require a payment of \$15.42 per \$1,000

\*this offer is available to Ottawa Hiway Credit Union members. All loans subject to loan approval and normal credit requirements. Rates subject to change without notice. This offer does not apply to existing Ottawa Hiway Credit Union loans.



**LET the SUMMER FUN BEGIN**

**5.95% APR**

**up to \$7,000.00**

5157

**for 24 Months**

24 months at a rate of 5.95% requires a payment of \$44.31 per \$1,000 a month



**VISA**

means

**choices**

**Low Fixed Rates**

9.9% ON PURCHASES

11.9% ON CASH ADVANCES

No Annual Fee

(fees on cash advances)

Accepted World Wide

**\*\*\*Ask about applying for a low-limit credit card for internet purchases\*\*\***

Once a year, every year, you celebrate your birthday, file your income tax, max out your IRA deposit, visit the doctor, take a long vacation and change the batteries in the smoke detector. 2222

If your life situation has changed through marriage, divorce or loss of a loved one, you may need to make adjustments to the ownership on your accounts. The beneficiaries may also need to be reconsidered. Stop by or call to review how your account is set up.

**Let's Play Dough!**



**1 WINNER CLAIMED THEIR PRIZE LAST QUARTER!!**

10 account numbers  
Will be randomly picked  
And placed within the Newsletter!

Find your number! 5139

Give us a call

And we will deposit \$5.00 into your account.

**LOAN RATES** (Subject to change w/o notice) 2436

**New Vehicles**

2014 & Newer	0 to 60 Months	2.49%	\$17.75 per \$1,000 per Month
2014 & Newer	61 to 72 Months	3.49%	\$15.42 per \$1,000 per Month

**Used Vehicles**

2010-2013	0 to 48 Months	3.99%	
2010-2013	49 to 60 Months	4.49%	\$18.65 per \$1,000 per Month
2009 and older	0 to 48 Mos.	5.99%	\$23.49 per \$1,000 per Month

**RECREATION VEHICLES**

(ATV, Snowmobiles, Boats, Trailers, Campers)

2014 & Newer	0 to 60 Months	4.99%
	61 to 72 Months	5.99%
2010-2013	0 to 60 Months	6.25%
2009 and Older	0 to 48 Months	7.50%

Payments for 72 Months at a rate of 5.99% require a payment of \$16.58 per \$1,000 per Month  
Payments for 48 Months at a rate of 7.50% require a payment of \$23.19 per \$1,000 per Month

**Shared Secured 2.95%-4.99% APR**

Payments for 120 mos. at a rate of 4.99% requires a payment  
Of \$10.61 per \$1000 per Month

**Home Equity (up to \$50,000.00) Application Fee \$225.00**

Call the Credit Union for information

**Open-End Revolving Account 13.90% APR**

Minimum payment of \$3.50 per \$100.00, 30 days from date of issue

**VISA Charge Card**

5304

purchases.....9.90% APR  
Cash advances.....11.90% APR  
(fee charged on each cash advance)

**SUMMER PROJECTS!**

**5.95% 24 Month up to \$7,000.00**

Payments for 24 mos. at a rate of 5.95% require a payment  
of \$44.31 per \$1000 per Month.

**Personal Closed End (up to \$12,000.00)**

Up to 12 Months	8.95% APR
13 to 24 Months	10.95% APR
25 to 36 Months	12.95% APR
37 to 48 Months	14.95% APR

**SHARES/INVESTMENT RATES**

Regular Shares (07-01-2017)	0.15% APR	0.15% APY
Regular IRA Shares	0.25% APR	0.25% APY
Vacation Club (Max. \$200.00 per mo.)	0.30% APR	0.30% APY
Christmas Club (Max. \$200.00 per mo.)	0.30% APR	0.30% APY

**Certificate of Deposit Share\* IRA\*\***

6 Months .....	0.30% APR	0.30% APY
12 Months .....	0.40% APR	0.40% APY
18 Months.....	0.50% APR	0.50% APY
24 Months.....	0.55% APR	0.55% APY

\*Minimum Deposit..\$1,000.00

\*\*Minimum Deposit..\$2,000.00

\*\*\*Substantial Penalty for Early Withdrawal

Coverdell Education Savings Account (MAX. Deposit..\$2,000.00)

APR\* = Annual Percentage Rate APY = Annual Percentage Yield

**Rates as of 07-01-2017 and are subject to  
change without notice. 5178**

**\$ OHCUC FINANCIAL FITNESS \$**

As of 05/31/2017

**Members: 1245**

**Shares: \$9,376,652.00**

**Loans: \$5,666,163.08**

**Assets: \$10,814,116.59**

**YOUR HIWAY TO FINANCIAL SUCCESS**

**OHCUC**

**700 East Norris Drive**

Ottawa, IL 61350

**Phone:** 1-815-434-8475/**Fax** 815-434-7274 *Ottawa*

**Hours:** Monday – Friday 8:00 to 3:00 PM

**819 Depot Avenue**

1991

Dixon, IL 61021

**Phone:** 1-815-284-5313/**Fax** 815-285-5267 *Dixon*

**Hours:** Tuesday and Thurs. 8:00 to 3:00 PM

**E-mail us:** [otthiway@mchsi.com](mailto:otthiway@mchsi.com)

[www.ottawahwaycu.com](http://www.ottawahwaycu.com)

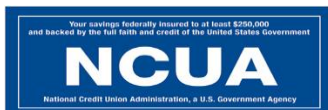
**NMLS # 699277**

**Office Closures: 381**

**Monday – September 4, 2017 – Labor Day**

**Monday – October 9, 2017 – Columbus Day**

**Friday – November 10, 2017 – Veteran’s Day**



"We do business in accordance with the  
Federal Fair Housing Law and the Equal  
Credit Opportunity Act"