



Okaloosa County Teachers  
— FEDERAL CREDIT UNION —

# SMART MONEY

SPRING 2023

## Stop and smell the savings this spring!

Auto loans as low as **5.49% APR\***

Spring is in the air and so are the deals on auto loans. Whether you're shopping for a new ride, a new-to-you ride, or a new loan on the ride you already have, we have the low-rate loan you're looking for.

- **Low rates on new, used, and refinanced auto loans**
- **Terms up to 84 months**
- **Easy preapprovals so you know your budget before you shop**

Stop and smell the savings an auto loan with us can bring. Apply today at [www.OkaloosaFCU.org/loans](http://www.OkaloosaFCU.org/loans).

\*Annual Percentage Rate. All loans subject to credit approval. Terms and conditions apply. Refinance rates do not apply to existing loans.



**Sock it away for a  
later day.  
Contribute now to  
your IRA!**



If you're still working, you want to make sure you are taking full advantage of the opportunity to save for the precious retirement years to come. If you didn't max out your IRA last year, you can still make 2022 IRA contributions until Tax Day on **Tuesday, April 18, 2023**.

For 2022 taxes, the maximum contribution to an IRA is \$6,000 for those under the age of 50 and \$7,000 for those 50 and older.

Don't miss out on a possible deduction this year. Consult your tax advisor for details! Haven't started an IRA yet? There's no time like the present. Visit [www.OkaloosaFCU.org/savings](http://www.OkaloosaFCU.org/savings) to view our IRA options and open one today!

## Don't miss a beat with your financial accounts!

24/7 Mobile Banking Access



On the road, in the air, traveling here, traveling there...no matter where you are, you'll always have access to your accounts when you download our mobile app. Log into your digital banking and you can:

- Deposit Checks
- Review Transaction History
- Pay One-Time or Recurring Bills
- Transfer Funds – *Between Accounts or Financial Institutions*
- Access Estatements
- Create Account Alerts
- Locate an ATM
- And Much More!

Make sure you don't miss a beat when it comes to your financial accounts. Sign up for online or mobile banking today at [www.OkaloosaFCU.org](http://www.OkaloosaFCU.org).

April is National Credit Union Youth Month™ and to celebrate, we want to help teach your kids how to unleash the power of saving! By understanding how to responsibly budget and save money, our youth can build healthy financial habits that last a lifetime.

Our youth savings accounts are open to all young members age 0-12 years. Open your child's first savings account at the credit union this month and help them unleash their savings power!

Learn more at [www.OkaloosaFCU.org](http://www.OkaloosaFCU.org).



**the Power of Saving  
at Your Credit Union™**



**Okaloosa County Teachers**

— FEDERAL CREDIT UNION —

[www.OkaloosaFCU.org](http://www.OkaloosaFCU.org)

**24-Hour Audio Response**

1-800-828-5831

**Home Banking**

[www.OkaloosaFCU.org](http://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.

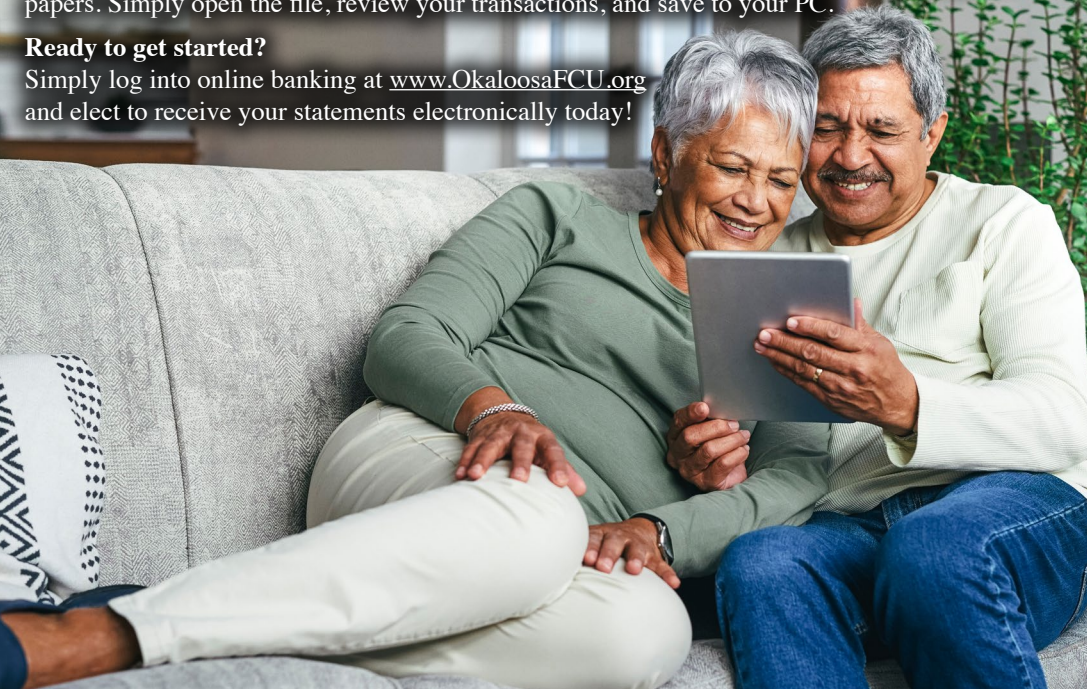
**Don't wait on snail mail to get your finances in order!**

**Enroll in eStatements today.**

By enrolling in estatements, you'll have your financial statements archived in your online banking for easy retrieval, review, and download. No more waiting for the mail or sorting through the papers. Simply open the file, review your transactions, and save to your PC.

**Ready to get started?**

Simply log into online banking at [www.OkaloosaFCU.org](http://www.OkaloosaFCU.org) and elect to receive your statements electronically today!



**SCAM ALERT! SPOOFING IS ON THE RISE.**

Scam alert! Spoofing is when a caller falsifies the data transmitted to your caller ID display to disguise their identity. Scammers often spoof a number from a company or a government agency (even the credit union) so you believe the caller is someone you trust. If you answer, they use scam scripts to try to steal your account access data, and money.

**This is a reminder that the credit union will never call, text, or email you for account access information or other sensitive data. If you receive such a call, do not ever provide this information!**

Learn more about spoofing here:  
<https://bit.ly/3HvJsfa>



**DELAYED BRANCH OPENING ON THE THIRD WEDNESDAY OF EVERY MONTH TO 10:00 A.M. FOR STAFF TRAINING.**

**Board of Directors**

- Gail Kaltz, Chairman
- Rodney Nobles, Vice Chairman
- Eric Garcia, Secretary
- Martha Jordan, Treasurer
- James Adams
- Ryan Gore
- Susan Lowrey-Sexton

Jerry Maughon, President/CEO

**ATM AVAILABLE AT THE CRESTVIEW, FORT WALTON BEACH, NICEVILLE, AND BAKER LOCATIONS.**

**Federally insured by NCUA**



Like us on Facebook



**MEMORIAL DAY**  
Monday, May 29, 2023

**HOLIDAYS**  
**JUNETEENTH**  
Monday, June 19, 2023

**INDEPENDENCE DAY**  
Tuesday, July 4, 2023