



## Solid Gold party welcomes spring

Oklahoma Federal Credit Union's April Solid Gold Spring Party was a success! Approximately 100 Solid Gold members enjoyed food, games and fun. We hope to see even more at the December Solid Gold Christmas Party on December 12. Mark your calendars! Solid Gold is for retired members and those 65 and older.



Tim DeLise, President and CEO, announces the winning gift as members Jim Jager and Wilma Moore enjoy the party.

## Storm shelter loans available

Be prepared! OKFCU is offering storm shelter loans with up to 36-month repayment terms through September 30, 2013. Rates as low as **2.99% APR\*** The maximum loan amount is \$5,000.00.

### Payment examples

LOAN AMOUNT	INTEREST RATE	LOAN TERM	MONTHLY PAYMENT	BI-WEEKLY PAYMENT
\$5,000.00	2.99% APR*	36 months	\$146.00	\$73.00
\$4,000.00	2.99% APR*	36 months	\$117.00	\$58.50
\$3,000.00	2.99% APR*	36 months	\$88.00	\$44.00

\* APR (Annual Percentage Rate) is determined by individual credit history. Rates as low as 2.99% APR with discounts applied. Some restrictions apply. Other rates and terms available. Member must be a homeowner and provide a contract, invoice, or Credit Union can make check payable to the contractor installing the storm shelter.

## MEMBER APPRECIATION DAY

We want to show how much we appreciate you! Stop by for lunch and the chance to win great prizes.

**Date** Friday, Sept. 20

**Time** 11 a.m.–1 p.m.

**Location** OKFCU Main Office, 517 N.E. 36th St.

## HOLIDAYS & CLOSINGS

### Independence Day

Thursday, July 4

### Labor Day

Monday, September 2

Mobile banking and a new look for our website coming soon to [www.okfcu.com](http://www.okfcu.com)

# Rates

## Deposit Rates

SHARE CERTIFICATES/IRA CERTIFICATES						
Amount	6 Months	12 Months	24 Months	Jumbo Amounts	36 Months	48 Months
\$1,000	0.64% APY <sup>1</sup>	0.76% APY <sup>1</sup>	1.05% APY <sup>1</sup>	\$15,000–\$95,000	1.37% APY <sup>1</sup>	1.54% APY <sup>1</sup>
\$15,000	0.66% APY <sup>1</sup>	0.78% APY <sup>1</sup>	1.07% APY <sup>1</sup>	\$95,000+	1.39% APY <sup>1</sup>	1.56% APY <sup>1</sup>
\$50,000	0.68% APY <sup>1</sup>	0.80% APY <sup>1</sup>	1.09% APY <sup>1</sup>			
\$95,000+	0.71% APY <sup>1</sup>	0.82% APY <sup>1</sup>	1.10% APY <sup>1</sup>			

## Deposit Rates

	APR <sup>2</sup>	APY <sup>1</sup>
<b>Share (Savings)*</b>		
\$5–\$499	0.00%	0.00%
\$500–\$14,999	0.20%	0.20%
\$15,000+	0.35%	0.35%
<b>Free Share Draft/ Checking</b>		
	0.00%	0.00%
<b>Interest-Bearing Share Draft/ Checking**</b>		
	0.20%	0.20%
<b>Money Market***</b>		
\$1,000–\$14,999	0.25%	0.25%
\$15,000–\$24,999	0.35%	0.35%
\$25,000+	0.40%	0.40%

## Loan Rates: Vehicles

	RATES AS LOW AS ... (APR <sup>2</sup> )	RATES AS LOW AS ... (APR <sup>2</sup> )	
<b>2012 &amp; Newer</b>		<b>2008 &amp; 2009</b>	
Up to 36 Months	2.49%	Up to 36 Months	3.00%
48 Months	3.00%	48 Months	3.25%
60 Months	3.00%	60 Months	3.50%
72 Months	3.00%	<b>2007 &amp; Older</b>	
84 Months	3.50%	Up to 24 Months	4.50%
<b>2010 &amp; 2011</b>		36 Months	5.50%
Up to 36 Months	2.49%	48 Months	5.50%
48 Months	3.00%		
60 Months	3.00%		
72 Months	3.50%		

All rates are as of June 30, 2013. Rates subject to change at any time. Please call or visit our website for most current rates.

- 1 APY = Annual Percentage Yield
- 2 APR = Annual Percentage Rate

\* Dividends paid quarterly. Calculated on average balance.

\*\* Dividends paid monthly on average daily balance. \$5 per month service charge if account falls below \$300 balance.

\*\*\* Dividends paid monthly on average daily balance. Maintain \$1,000 balance or \$25 monthly fee will be assessed. Three free checks per month, \$2 per check after three.

## Regulation E

# Disclosure Annual Notice

If you think your statement or receipt is wrong or if you need more information about a transfer, call us at (405) 524-6467 or (800) 522-8510, or write us at OKFCU, 517 N.E. 36th St., Oklahoma City, OK 73105 immediately. We must hear from you no later than sixty (60) days after we sent the first statement on which the problem or error appeared. We will need the following:

- 1 Your name and account number.
- 2 The error or transfer you are unsure about. Please explain it as clearly as you can.
- 3 The amount of the suspected error.

If you tell us orally, we may require you to send us your question or complaint in writing within ten (10) business days. If the problem or error involves an electronic fund transfer or transaction that was not initiated in the United States, the District of Columbia, the Commonwealth of Puerto Rico or any territory or possession of the U.S. other than any such transaction that represents a Debit Program Transaction, we will give you the results of our investigation within twenty (20) business days from when we heard from you and will correct the error promptly. If we need more time, however, we may take up to ninety (90)

calendar days to investigate your complaint or question. If we decide to do this, we will re-credit your account within ten (10) business days for the amount you think is in error and you will have use of the money while we complete our investigation. If we ask you to put your complaint in writing and do not receive it within ten (10) business days, we will not re-credit your account. We will tell you the results within three (3) business days after the completion of our investigation. If we decide that there was no error, we will send you a written explanation.

## Member Group Spotlight

# Oklahoma United Methodist Foundation

Oklahoma Federal Credit Union is pleased to “Spotlight” the Oklahoma United Methodist Foundation for the second quarter of 2013! Oklahoma United Methodist Foundation has been a Select Employee Group (SEG) since the Oklahoma United Methodist Federal Credit Union merged into Oklahoma Federal Credit Union in October 1995.

The Oklahoma United Methodist Foundation is an ancillary organization created by the Oklahoma Annual Conference of the United Methodist Church. The primary activity of the Foundation revolves around encouraging faithful United Methodists to remember the churches and ministries of the Oklahoma Annual



Conference in their wills and estate plans. The objective is to secure permanent, endowment funding for the future of the church and its ministries.

The Foundation was incorporated in 1944. Many seeds were planted in those early years that lead to a growing organization.

Today, the Foundation is thriving and has 13 employees. The Credit Union is an employee benefit, providing financial products and services for the staff.

Current OKFCU member and OKUMF President, Bill Junk, said: “The Oklahoma Federal Credit Union has always been an open door to the Foundation and all of the organizations that we support and relate to. We have used OKFCU as a place to purchase CDs and have always been advised and counseled well by the credit union.”

The Oklahoma United Methodist Foundation is located at 4201 N. Classen Blvd., Oklahoma City, OK 73118 and online at [www.okumf.org](http://www.okumf.org).

Each quarter, Oklahoma Federal Credit Union will “Spotlight” one of our Select Employee Groups. If you would like to be on this list, please contact Annette Deckard, Marketing Director, at (405) 524-6467. MP801

## Fun Money returns

Back by popular demand! (Just wanted to see if you were looking ... and you were!) A member’s initials and the last three numbers of his or her ZIP code are hidden in the newsletter (example: JS105). If it matches your name and ZIP, call or email Annette Deckard at (405) 524-6467 or [adeckard@okfcu.com](mailto:adeckard@okfcu.com) with “Newsletter Contest” in the subject line. After the match is verified, Oklahoma Federal Credit Union will deposit \$25 into the winner’s account. Good luck!



## DORMANT CHECKING ACCOUNT NOTICE

Oklahoma Federal Credit Union Share Draft Checking Accounts that have been inactive for one year (meaning no transactions have occurred over that period of time) will become dormant. These Share Draft Checking Accounts with no activity for one year will be considered dormant and closed. Any funds remaining in the share draft checking account, at that time, will be placed in the member’s savings account. If you have any questions, please contact the Credit Union.

# connect with us

## Branch Locations

### Oklahoma Federal

#### Credit Union Main Office

517 N.E. 36th St.  
Oklahoma City, OK 73105  
Phone (405) 524-6467  
Fax (405) 524-1067

#### V.A. Medical Center

921 N.E. 13th St., GB-109  
Oklahoma City, OK 73104  
Phone (405) 456-3114  
Fax (405) 456-1527

#### Santa Fe — Shepherd Mall\*

2401 N.W. 23rd St., Suite 105  
Oklahoma City, OK 73017  
Phone (405) 943-9959  
Fax (405) 943-9984

#### Dell Branch (Restricted Access)

3501 S.W. 15th St., Bldg. A  
Oklahoma City, OK 73108  
Phone (405) 601-4393  
Fax (405) 601-4165

## Hours

- Monday – Friday  
7:45 a.m. – 4:30 p.m.
- \* Santa Fe Branch  
Closed 12:00 p.m. – 1:00 p.m.

## Credit Union Service Centers

### Midwest City\*

232-B S. Air Depot  
(405) 732-4848

### Moore

741 N. Moore  
(405) 790-0242

### Norman\*

710 W. Main, Suite 130  
(405) 364-3133

### North OKC\*

10491 N. May Ave.  
(405) 755-2045

### Tulsa\*

6105 A S. Mingo  
(918) 250-7998

### Yukon\*

1300 W. Vandament, Suite 101  
(405) 350-1784

## Hours

- Monday – Friday  
7:00 a.m. – 7:00 p.m.
- Saturday 9:00 a.m. – 4:30 p.m.
- \* Sunday 1:00 p.m. – 4:30 p.m.

## ATM, DEBIT & VISA CARD 24-HOUR SERVICE

In case of a lost or stolen ATM/Debit card, call 800-791-2525 after business hours. In case of a lost or stolen OKFCU Visa Card, call 877-861-6643 after business hours. For OKFCU Visa Card information/phone payment, call 877-861-6643.

## TICKETS ON SALE

Buy discounted one-day passes to Six Flags and Frontier City/White Water from OKFCU!

- **Six Flags** tickets cost \$38.
- **Frontier City/White Water** tickets cost \$20.

Available at all branches.

## Did you know . . . ?

Anyone who lives, works, worships, attends school or volunteers in the Oklahoma City Empowerment Zone, works at one of our member groups or is related to an OKFCU member can join Oklahoma Federal Credit Union.

For a complete list of locations, visit [www.okfcu.com](http://www.okfcu.com) or [www.cuscok.org](http://www.cuscok.org)



**You are not just another member. We are not just another credit union!**