



# connection

## October new car loan special



Auto loans as low as **1.49%** APR.\* Get a great low rate and **\$100 CASH!**\*\* Get pre-approved today and shop at your convenience.

\* APR (Annual Percentage Rate) is determined by individual credit history. Rates as low as 1.49% APR offered to members with direct deposit or payroll deduction from your OKFCU Checking Account. The 1.49% APR offered on 2010 and newer model autos, financed up to 36 months. Other rates and terms available. Rate subject to change.

\*\* Member must take out a minimum \$10,000 new money auto loan to qualify for the \$100 CASH promotion. Offer expires October 31, 2013.

## Prepaid Visa gift card

As an alternative to giving cash, consider giving a prepaid Visa Gift Card! Visa Gift Cards may be used for purchases at most merchants where Visa is accepted. That means your friends and loved ones can choose the gift they truly want!

Purchase a Visa Gift Card at any OKFCU full-service branch, Monday–Friday 7:45 a.m.–4:30 p.m.



Terms and fees apply. Minimum gift card amount is \$20 and maximum amount is \$500. There is a \$2.50 convenience fee charge. For more information, please call (405) 524-6467.

## SOLID GOLD CHRISTMAS PARTY

All Solid Gold members are invited to join us for games, lunch and fun! (If you're not a member, call and join today!) RSVP by Dec. 5 to Annette at (405) 524-6467.

**Date** Thursday, Dec. 12

**Time** 1 p.m.–3 p.m.

**Location** Credit Union House, 631 E. Hill St.

(½ block east of Lincoln near 33rd)

## HOLIDAYS & CLOSINGS

**Columbus Day**—Oct. 14

**Veterans Day**—Nov. 11

**Thanksgiving Day**—Nov. 28

**Christmas Day**—Dec. 25

**New Year's Day**—Jan. 1

# Rates

## Deposit Rates

SHARE CERTIFICATES/IRA CERTIFICATES						
Amount	6 Months	12 Months	24 Months	Jumbo Amounts	36 Months	48 Months
\$1,000	0.56% APY <sup>1</sup>	0.76% APY <sup>1</sup>	1.05% APY <sup>1</sup>	\$15,000–\$95,000	1.30% APY <sup>1</sup>	1.51% APY <sup>1</sup>
\$15,000	0.58% APY <sup>1</sup>	0.78% APY <sup>1</sup>	1.07% APY <sup>1</sup>	\$95,000+	1.34% APY <sup>1</sup>	1.55% APY <sup>1</sup>
\$50,000	0.60% APY <sup>1</sup>	0.80% APY <sup>1</sup>	1.09% APY <sup>1</sup>			
\$95,000+	0.62% 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 September 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.

## FUN MONEY

A member's name and the last three numbers of their ZIP code will be hidden within the newsletter (example: JSmith105). If it matches your name and zip, call or email Annette at (405) 524-6467 or [adeckard@okfcu.com](mailto:adeckard@okfcu.com) with "Newsletter Contest" in the subject line. Once the match is verified, OKFCU will deposit \$25 into the winner's account. Good Luck!

## Call for nominations

The 2013 Nominating committee is taking applications for candidates for two (2) positions for the OKFCU Board of Directors. The qualifications to be a member of the Board of Directors are:

- 1 Must be over the age of 18.
- 2 Must be a member of Oklahoma Federal Credit Union and be in good standing.
- 3 Cannot be a paid employee of the Credit Union.
- 4 Cannot have any immediate family members who are paid employees of the Credit Union.
- 5 Must be willing to serve a three year term.
- 6 Must be able to attend monthly meetings and an annual planning conference.
- 7 Must maintain the highest level of ethics and confidentiality in all Board of Director dealings.

Qualified candidates should submit their nominations in writing to:

Oklahoma Federal Credit Union  
Attn: Nominating Committee  
517 N.E. 36th St.  
Oklahoma City, OK 73105

Nominations must include the following information:

- 1 Letter of nomination/introduction.
- 2 A current resume.

All nominations should be submitted no later than December 23, 2013. No nominations will be accepted after this date.

The nominating Committee will notify individuals of their eligibility, seventy-five (75) days prior to the Annual Meeting.

## Member Group Spotlight

# Dell Oklahoma City facility

When Dell announced plans in July 2004 to open a Customer Care Center in Oklahoma City, Oklahomans were happily surprised. And now, Dell has been a welcome fixture in Oklahoma City since 2005 and a Qualifying Group of Oklahoma Federal Credit Union since 2011.

The Dell facility is a customer solutions center and has a diverse workforce in OKC that does everything from sales to technical support, as well as outsourced IT professional services. Dell has a great workforce that is always involved in the community. With

approximately 2000 team members in OKC, Dell supports groups like the Boys and Girls Club of OKC, the Ronald McDonald House, the Urban League and many others. Dell is an innovator and is recognized by the U.S. Environmental Protection Agency (EPA) for its leadership in green power. Dell powers its 240,000 square-foot Oklahoma City campus with 100-percent wind energy, one of its latest actions in its commitment to become the "greenest" technology company on the planet.

Chris Scully, Site Director and Campus Operations Lead, said



Dell is excited to have Oklahoma Federal Credit Union as an onsite partner. OKFCU has a daily presence here in the OKC facility and has been a wonderful addition to our employee support efforts.

The Dell OKC facility is located at 3501 S.W. 15th St., Oklahoma City, OK 73108 and online at [www.dell.com](http://www.dell.com). 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.

## Enjoy extra fun with Holiday Skip-A-Pay!

Please complete this form if you would like to skip a payment during the month of **November 2013**. Please type or print clearly.



Member Name \_\_\_\_\_ Member Account Number \_\_\_\_\_

Address \_\_\_\_\_ Daytime Phone Number \_\_\_\_\_

Loan Number \_\_\_\_\_ Payment Amount \$ \_\_\_\_\_ (to be skipped November 2013)

Loan Number \_\_\_\_\_ Payment Amount \$ \_\_\_\_\_ (to be skipped November 2013)

Loan Number \_\_\_\_\_ Payment Amount \$ \_\_\_\_\_ (to be skipped November 2013)

Method of Payment (circle one)      Check Enclosed      Deduct from Savings      Deduct from Checking

As an Oklahoma Federal Credit Union member in good standing, I am requesting to defer a payment on the qualifying consumer loan(s) I have listed above. This offer is good through November 30, 2013. All loans must be current to qualify for Skip-A-Payment. This offer does not apply to mortgage, HELOC, Visa or Home Equity Loans. Interest on your loan will continue to accrue during the month that the payment is skipped, and only one payment may be skipped per loan.

I understand this action will extend the term of my loan(s) indicated above by one month. I understand that I will be contacted at the phone number indicated above if my request cannot be approved. I also understand that I will pay a total processing fee of \$30 for one or two loans and \$10 for each additional loan. This form must be completed, signed by all parties on the loan and **submitted at least two weeks before payment due date in order to process the application.**

Member Signature \_\_\_\_\_ Date of Request \_\_\_\_\_

Member Signature \_\_\_\_\_ Date of Request \_\_\_\_\_

FOR CREDIT UNION USE ONLY: Transaction Date \_\_\_\_\_ Processed By \_\_\_\_\_ Approved By \_\_\_\_\_

# 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

Malibu Shopping Center  
828 N.W. 12th St.  
(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. For OKFCU Visa Debit Card fraud prevention services, call 866-842-5208 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. ATaylor106

## Debit Card Travel Notice

The holiday season is fast approaching and this usually means traveling. If you will be out of the state or country and are planning to use your debit card, please call before you travel. We can put a Travel Notice on your account for the period of time you will be away from home, so your Visa Debit Card will not be blocked. For your protection, Visa monitors your activity and when something seems out of the ordinary (suspicious activity), Visa will block your account until you verify the transactions. Please call our office before you leave: (405) 524-6467.

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



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