



# connection

## Rolling Out Great Rates on Visa Cards

With rates as low as **7% APR\*** you can't afford not to have one! Your Oklahoma Federal Credit Union Visa benefits include:

- NO annual fee
- NO balance transfer fees
- NO cash advance fees
- NO foreign transaction fees
- 25-day grace period
- Convenience checks
- Online access to your credit card account



Contact Oklahoma Federal Credit Union at (405) 524-6467 today for more information!

\* APR (Annual Percentage Rate) is determined by individual credit history. Rates as low as 7.00% APR.

## TurboTax

See our Web page ([http://www.lovemycreditunion.org/client/love\\_my\\_cu/banner/?bid=254&campid=23&clientid=7151&sid=1](http://www.lovemycreditunion.org/client/love_my_cu/banner/?bid=254&campid=23&clientid=7151&sid=1)) for TurboTax and Jackson Hewitt discounts!



## 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 Robyn at (405) 524-6467 or [rbell@okfcu.com](mailto:rbell@okfcu.com) with "Newsletter Contest" in the subject line. After the match is verified, OKFCU will deposit \$25 into the winner's account. Good Luck!

## CHRISTMAS CLUB ACCOUNTS

Open a Christmas Club Account now and save for next Christmas! Call for details: (405) 524-6467.

## DEBIT CARD TRAVEL NOTICE

Please call our office before you travel out of state or out of the country: (405) 524-6467.

## HOLIDAYS & CLOSINGS

**New Year's Day**—Jan. 1

**Martin Luther King, Jr. Day**—Jan. 20

**President's Day**—Feb. 17

# 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

	SHARE (SAVINGS)*			FREE SHARE DRAFT/CHECKING	INTEREST-BEARING SHARE DRAFT/CHECKING**	MONEY MARKET***		
	\$5–\$499	\$500–\$14,999	\$15,000+			\$1,000–\$14,999	\$15,000–\$24,999	\$25,000+
APR <sup>2</sup>	0.00%	0.20%	0.35%	0.00%	0.20%	0.25%	0.35%	0.40%
APY <sup>1</sup>	0.00%	0.20%	0.35%	0.00%	0.20%	0.25%	0.35%	0.40%

## Loan Rates: Vehicles

YEAR OF AUTO	TERMS	RATES AS LOW AS ...
2006 – 2014	60 months or less	2.49% APR <sup>2</sup>
2010 or newer	75 months or less	2.49% APR <sup>2</sup>
2011 or newer	84 months or less	2.99% APR <sup>2</sup>

All rates are as of December 31, 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.

# Annual Meeting 2014



Limited seating! Get your tickets early!

Oklahoma Federal Credit Union's 63rd Annual Meeting will be held Saturday, March 8, 2014, at 6:00 p.m. at the Sheraton Reed Center, 5800 Will Rogers Road, Midwest City, OK 73110. To reserve your seats, complete the form below and mail it to 517 N.E. 36th St., Oklahoma City, OK 73105, fax it to (405) 524-1067 or call (405) 524-6467. Registration starts at 5:30 p.m. Dinner will be from 6:00–7:00 p.m. Again this year, we will be doing a special giveaway for the kids from 6:00–7:00 p.m. Tickets are only \$5.00 for members and \$10.00 for non-members.

Name \_\_\_\_\_ Member # \_\_\_\_\_

Address \_\_\_\_\_ Phone # \_\_\_\_\_

Please reserve the following number of seats in my name: Members\* \_\_\_\_\_ Non-members\* \_\_\_\_\_

\*Please include a list of the guests—members and non-members—you will be bringing.

Members \$5.00 each + Non-members \$10.00 each = TOTAL \$ \_\_\_\_\_

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

Signature \_\_\_\_\_

I hereby authorize Oklahoma Federal Credit Union to debit my account indicated above for the amount listed.

# President's Message

Another year has come to a close and what a great year it was for Oklahoma Federal Credit Union (OKFCU)! Your Credit Union has grown and developed into an even better financial institution. Products and services were added and assets continually grew at a very steady and healthy rate. The year ended on an amazing note, with over \$98,500,000 in assets, \$65,000,000 in loans and over 9,700 members. In 2013, OKFCU maintained the best National Credit Union Administration (NCUA) regulatory rating for the 9th year in a row. Your Credit Union is financially strong and very, very grateful for our

outstanding, supportive members! Oklahoma Federal Credit Union added many new items to the product portfolio as well as upgrades to existing products during 2013. Items included offering storm shelter loans, adding mobile banking, online loan applications and Christmas Club accounts, plus updating the website and redesigning the newsletter. All of these additions and updates were designed to make your experience with Oklahoma Federal even better.

For 2014, your Credit Union has much more in store, starting with rolling out OKFCU's great Visa program which offers lower

available rates. You can see more exciting Visa information inside the newsletter. In addition, OKFCU is starting an indirect lending program. Indirect lending offers members the convenience of purchasing an automobile and financing it through Oklahoma Federal Credit Union all in one stop at participating local dealerships. As Oklahoma Federal Credit Union continues to grow, 2014 is positioned to be an amazing year. With your Credit Union providing professional service and all the while maintaining our personal touch. Thank you members for an outstanding 2013! From everyone at OKFCU, "Happy New Year!"

## Member Group Spotlight

# Associated Wholesale Grocers

Oklahoma Federal Credit Union is pleased to "Spotlight" the Associated Wholesale Grocers for the fourth quarter of 2013!

Associated Wholesale Grocers (AWG) is a retailer owned Cooperative that has been in business since 1924 and has been incorporated since 1926. AWG distributes grocery, fresh meat, fresh produce, specialty items, plus healthcare and general merchandise items to over 2,900 retail members in 31 states. Their corporate office is located in Kansas City, Kansas and they currently have 7 distribution centers located

throughout the Midwest. AWG also has two subsidiary divisions that distribute variety merchandise such as cosmetic and healthcare related items, located in Memphis, Tenn., and Ft. Scott, Kan.

The Oklahoma City Division of AWG currently employees 325 outstanding Oklahomans! The AWG-OKC Division became AWG's third division through the purchase of 29 Homeland stores, and the former Homeland Warehouse in 1995. The Division's offices were located right across N.W. 36th Street from OKFCU's N.W. 36th Street Branch. Due to convenience,



many former Homeland employees had already established accounts with OKFCU and many new AWG employees opened accounts when AWG took over from Homeland. The relationship has continued and the OKFCU family has always felt like family to the AWG family, says Brad Burchett, Director of Human Resources. [AShields115](#)

Associated Wholesale Grocers is located at 5600 S. Council Road, Wheatland, OK 73097 and online at [www.awginc.com](http://www.awginc.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 Robyn Bell at (405) 524-6467.

# 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.

## 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.

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

## ATM, Debit and Visa Card 24-Hour Service

**OKFCU Visa Card Information/Phone Payment** (877) 886-6643

### After Business Hours

**Lost or stolen ATM/Debit card** (800) 791-2525

**OKFCU Visa Debit Card fraud prevention services** (866) 842-5208

**Lost or stolen OKFCU Visa Card** (877) 861-6643

## Privacy Disclosure

Oklahoma Federal Credit Union is owned by its members and run by a board of directors elected by you. You can be confident that your financial privacy is a top priority of OKFCU. We are required by law to give you this privacy notice annually to explain how we collect, use and safeguard your personal financial information. If you have any questions, please contact our main office 405-524-6467. We are dedicated to providing you with competitive products and services to meet your financial needs which necessitates that we share information about you to complete your transactions and to provide you with certain financial opportunities. In order to do so we have entered into agreements with other companies that provide either services to us or additional financial products for you to consider. Under these arrangements, we may disclose all of the information we collect, as described below, to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements. To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell to other third parties the information we provide them.

### Information We Collect and Disclose About You

We collect the following nonpublic personal information about you from a variety of sources and may disclose all the information we collect to companies that perform marketing services on our behalf or to other financial institutions with whom we have marketing agreements. From membership and loan applications and other forms, we obtain information such as name, address, social security number and income. From your transactions with us or other companies that work closely with us to provide you with financial products and service, we obtain information such as account balances, payment history, parties to transactions, and credit card usage. From consumer reporting agencies, we obtain information such as your creditworthiness and credit history. From verification of information you provide on applications and other forms, we obtain information from current or past employees, other financial institutions and other sources listed on the application.

We may also disclose information we collect about you under circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records. If you terminate your membership with Oklahoma Federal Credit Union, we continue to share your information as described in this notice.

### How We Protect Your Information

We restrict access to nonpublic personal information about you to those employees who have a specific business purpose in utilizing our data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.



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