



# connection

## Severe storm season coming

Be prepared! OKFCU is offering storm shelter loans with up to 36-month repayment terms.

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 the Credit Union will make the check payable to the company installing the storm shelter.

## Thinking about buying a car?



Oklahoma Federal Credit Union can help! Rates as low as **1.99% APR\***. Get pre-approved today, and shop at your convenience!

\* APR (Annual Percentage Rate) is determined by individual credit history. Rates as low as 1.99% APR with discounts applied. Some restrictions apply. The 1.99% APR offered on new and used autos, financed up to 60 months. Other rates and terms available. Rates subject to change.

### HOLIDAYS & CLOSINGS

**Memorial Day**—May 26

### TICKETS ON SALE



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

Available at all branches.

Call or visit OKFCU for ticket prices.

Stay up-to-date on OKFCU promotions and services at [www.okfcu.com](http://www.okfcu.com)



## Annual Meeting

Dinner, giveaways, door prizes, lots of fun and some fantastic financials for 2013 were all part of the 63rd Annual Meeting. Close to 500 were in attendance Saturday, March 8th, and the new venue was a great hit with our members! We are looking forward to another great year in 2014!



## FUN MONEY

A member's name and the last three number of their ZIP code are 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). Once the match is verified, OKFCU will deposit \$25 in the winner's account! Good Luck!

## Solid Gold Spring Social 2014

All Solid Gold members are invited to join us for food, games and fellowship! Please RSVP by April 7th to Robyn at (405) 524-6467.

**Date** April 10th

**Time** 1:00 p.m. – 3:00 p.m.

**Location** Credit Union House  
631 E. Hill Street  
(1/2 block east of Lincoln Blvd. near 33rd)



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

Please complete this form if you would like to skip a payment during the month of June.

If you are on any form of automatic payment (such as payroll or ACH), this form must be turned in **TWO WEEKS** prior to

June 1st or we will not be able to process and you will not be eligible for the Skip-A-Pay program. If you are cash-pay, you must have your request turned in **ONE WEEK** prior to the due date. No exceptions will be made.



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

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

Loan Number \_\_\_\_\_ Payment Amount \$ \_\_\_\_\_

Loan Number \_\_\_\_\_ Payment Amount \$ \_\_\_\_\_

Loan Number \_\_\_\_\_ Payment Amount \$ \_\_\_\_\_

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 June 30, 2014. 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 \$15 per 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 \_\_\_\_\_

## 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.



# 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.

## CHRISTMAS CLUB ACCOUNTS

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

## DEBIT CARD TRAVEL NOTICE

The vacation 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. JMoore020

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) 861-6643

### 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



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