



connection

Member Appreciation Day

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

Date Friday, September 18th
Time 11:00 am – 1:00 pm
Location Main Office
517 NE 36th Street
Oklahoma City, OK 73105

HOLIDAYS & CLOSINGS

July 3rd Independence Day
(Observed)

September 7th – Labor Day

SPEAKING OF HOLIDAYS...

Do you have plans to hit the road this summer? Or perhaps you'll be flying off to exotic destinations. Whatever your plans include, please be sure to let us know!

By letting us know in advance, you can prevent possible blocked transactions on your ATM/debit card or OKFCU Visa credit card that could be flagged as fraud if they are outside your usual banking activity.



Reminder - Regulation D Notice

To help you understand these Reg. D savings account transaction limitations, and to avoid excess activity charges, please review the following information.

Non-Limited Transactions:

- Deposits
- Automatic transfers to repay your OKFCU loan
- Transfers made in person at OKFCU
- ATM cash withdrawals (subject to the daily limits and sufficient available funds)

Limited Transactions:

- Automatic transfers to another deposit account at OKFCU
- Automatic transfers to a third party or another institution
- Automatic transfers from savings to checking
- CU Online banking transfers

Excessive Transactions:

Regulation D allows 6 (six) transfer withdrawal limitation. Transfers/withdrawals in excess of the 6 (six) transfer/withdrawal limitation as described above may be subject to an excessive transaction fee.

Due to the regulation members who continue to violate these limits after they have been charged by the credit union will have their funds transferred to a transaction account or may have their account closed.

MWCCU CHECKING

If you are still using old MWCCU checks, please stop by one of our branch locations and let us order you some new checks. It has been a year since the merger and by July 31, 2015 those checks will no longer be valid. If you have any questions, please call us at 405-524-6467.



FEE CHANGES

Effective 7/1/2015

Return Mail	\$5.00 a month
Consumer Loan Late Fee	\$20.00
ATM PIN Reissue	\$2.00
Instant Issue Debit Card	\$8.00/Card
Credit Union ATM Withdrawal/ Transfer/Inquires	\$1.00/Item after 10

3 Secrets to Easy Auto Financing

You don't have to run all over town or wade through piles of paperwork to set up an auto loan, you'll be amazed how easy it is to finance your next vehicle with Oklahoma Federal CU.

Here are some time saving tips:

1. Shop as a cash buyer.

Contact us ahead of time for free pre-approval. We will get you pre-approved with a great rate and affordable payments, so when you get to the dealership you can concentrate on getting the best possible price. Tell the salesperson you are shopping for a cash deal – you want the lowest price they have – and there is no need to talk with the finance department.

2. OKFCU loan officers have terrific tools to help you save time and money. By answering a few questions, we can calculate your



payments and provide you other great information to make the car shopping experience efficient and effective. A lower interest rate means lower payments. And Oklahoma Federal has some of the lowest rates around, beginning at 2.49% APR*.

3. In addition to handling your financing, OKFCU offers GAP

insurance and Warranty products so you can drive with complete peace of mind.

3. If you have any questions or you'd like some personal assistance with your next auto loan, just call or stop by one of our locations. Remember, you can also apply online at okfcu.com.

*APR = Annual Percentage Rate. Quoted rate is the lowest available rate. Your rate will be based on your credit history and may be higher. Rates and terms subject to change without notice.

Refinance Your Car!

OKFCU makes car buying easy! We've designed vehicle loan options to fit your budget and borrowing needs, with competitive interest rates, simple, straightforward terms and fast, convenient service. However, if you have already financed elsewhere, it's not too late to save! Let us help refinance your current

loan to provide the lowest rates and monthly payments possible!

With an OKFCU refinance auto loan, you can have a payment you can feel good about. Call one of our loan officers today to talk about your options!



connect with us

Branch Locations

OKFCU Main Office

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

Hours M-F 7:45 a.m. – 4:30 p.m.

V.A. Medical Center

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

Hours M-F 7:45 a.m. – 4:30 p.m.

Dell Branch (Restricted Access)

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

Hours M-F 7:45 a.m. – 1:45 p.m.

Midwest City Branch

3210 Belaire Dr.
Midwest City, OK 73110
Phone (405) 732-5554
Fax (405) 732-3430

Hours M-F 7:45 a.m. – 4:30 p.m.

For a complete list of locations,
visit okfcu.com or
co-opsharedbranch.org

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.

Did you know?

Anyone who lives, works, worships, attends school or does business 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. Tell everyone you know about the benefits of membership!!

Account security

Every member account is insured for up to \$250,000 by the National Credit Union Administration (NCUA), a U.S. Government Agency. As an added member benefit, an additional \$250,000 of insurance is provided by OKFCU through Excess Share Insurance.



It is never too late to start saving for Christmas!

Open up a Christmas Club Account and save for next Christmas!

Call 405-524-6467 for details!

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!