



connection

Don't be afraid of tax season!



Oklahoma Federal has the answers: Tax Loans, IRAs & Certificate of Deposits! OKFCU offers financing to help make some “wiggle room” when it comes to paying those often hefty income and property taxes. Call one of our friendly loan officers for all the details!

Important Tax Information

The end of the year statement includes some very important information. You should keep this statement with your important papers for tax reporting, as it is the last one you will receive for 2015. This statement includes:

- All interest you paid on loans.
- All dividends we paid to you, including savings, checking, certificate accounts, Christmas Club accounts and Money Markets.
- The fair market value of your IRA (ending balance of total

IRAs as of 12/31/15). You will receive tax reporting forms from us only in certain cases:

1. 1099 for dividends earned of \$10.00 or more for the year.
2. 1098 for mortgage interest paid to us if it is \$600.00 or more for the year.
3. 1099R for any IRA withdrawals.
4. 5498 for your IRA contributions – these will be mailed to you in approximately May 2016.

You can deposit to your IRA account until 4/15/2016 for 2015, please consult your tax advisor.

CHRISTMAS CLUB ACCOUNTS

Open a Christmas Club Account now and start saving for next Christmas! Stop by one of our branch locations and one of our friendly team members will be happy to assist you in setting up an account.

HOLIDAYS & CLOSINGS

New Year's Day—Jan. 1

Martin Luther King, Jr. Day—Jan. 18

President's Day—Feb. 15

Memorial Day—May 30

Technology Upgrade: Branded Phone Application and Deposit Checks with your Phone - Coming Soon

Branded Phone & Tablet Application coming soon to mobile banking.

We are upgrading from the current TouchBanking product to a Customized Branded OKFCU App for mobile banking and tablet's. Watch for details, you will need to download the new OKFCU App to your devices when it becomes available.

Mobile Deposit is coming soon to mobile banking. Simply snap a picture of the check with your mobile device and deposit into your OKFCU account.

Oklahoma Federal Credit Union's mobile banking is a

safe and secure way to access your accounts with Mobile Web (for any Web-enabled phone), downloadable Apps (for iPhone, Blackberry, and Android) and text banking for any text-only phone.

Mobile Banking Features:

- Check account balances
- View history and activity
- Search transactions by date, amount or check number
- Transfer funds between accounts and loans under the same member number
- MAKE DEPOSITS

You must be signed up for mobile banking to utilize Mobile Deposit. To register for Mobile Banking, please visit your NetBranch site or call any one of our offices 405-524-6467.

*PLEASE NOTE that while use to Mobile Banking is provided FREE OF CHARGE to OKFCU Mobile members, standard text messaging fees from your wireless Verizon or other) will apply, and thus, the actual cost using this service is solely dependent upon the wireless provider and the wireless calling plan (including messaging and Internet access) for each member's cell phone or mobile device.

Annual Meeting 2016

Limited seating! Get your tickets early!

Oklahoma Federal Credit Union's 65th Annual Meeting will be held Saturday, March 5, 2016, at 5:00 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 NE 36th Street, Oklahoma City, OK 73105, fax it to (405) 524-1067, or call (405)524-6467. Registration starts at 5:00 p.m. Dinner will be from 5:30-6:30 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.

What does Oklahoma Federal Credit Union do with your personal information?

FACTS

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- Transaction, loss history and/or payment history
- Credit history and credit scores

When you are no longer our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons OKFCU chooses to share; and whether you can limit this sharing.

Definitions

Affiliates - Companies related by common ownership or control. They can be financial and nonfinancial companies.
-Credit Union Service Centers (CUSC)

Nonaffiliates - Companies not related by common ownership or control. They can be financial and nonfinancial companies.
-We do not share with nonaffiliates so they can market to you.

Joint marketing - A formal agreement between nonaffiliated financial companies that together market financial products or services to you.
-Our joint marketing includes insurance companies, statement vendors, card processors, credit bureaus and other financial service companies.

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION

DOES OKFCU SHARE?

CAN YOU LIMIT THIS SHARING?

For our everyday business purposes -

such as to process your transactions, maintain your account(s), respond to court orders & legal investigations, or report to credit bureaus.

Yes

No

For our marketing purposes - to offer our products & services to you.

Yes

No

For our everyday business purposes -

such as to process your transactions, maintain your account(s), respond to court orders & legal investigations, or report to credit bureaus.

Yes

No

For joint marketing with other financial companies

No

We don't share

For our affiliates' everyday business purposes - information about your transactions & experiences

No

We don't share

For our affiliates' everyday business purposes - information about your creditworthiness

No

We don't share

For our affiliates to market to you

No

We don't share

For our nonaffiliates to market to you

No

We don't share

WHAT WE DO

How does OKFCU protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards & secured files and buildings.

How does OKFCU collect my personal information?

We collect your personal information, for example, when you:

- Open an account or apply for a loan
- Give us contact information/apply for a loan
- Use your credit or debit card

We also collect personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only:

- Sharing for affiliates' everyday business purposes-information about your creditworthiness
- Affiliates from using your information to market to you
- Sharing for nonaffiliated to market to you

State laws & individual companies may give you additional rights to limit sharing.

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.

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?

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.



Helping our members

The primary purpose of credit unions is to encourage members to save money. Another purpose is to offer loans to members. Credit unions have traditionally made loans to people of ordinary means. Credit unions can charge lower rates for loans (and pay higher dividends on savings) because they are nonprofit cooperatives. Rather than paying profits to stockholders, credit unions return earnings to members in the form of higher dividends, lower interest rates and improved services.

For a complete list of locations, visit www.okfcu.com or www.cuservicecenter.com



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