



# connection

## 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 2016.

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 12/31/16)

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 May 2017. KT120
5. You can deposit to your IRA account until 4/15/2017 for 2016, please consult your tax advisor.

## Don't be afraid of tax season!

Oklahoma Federal has the answers: Tax Loans, IRAs & CDs  
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!

### CHRISTMAS CLUB

Open a Christmas Club Account now and start saving for next Christmas or save for other end of the year expenses such as property taxes, home insurance, or personal taxes. 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. 2

**Martin Luther King, Jr. Day**—Jan. 16

**President's Day**—Feb. 20

**Memorial Day**—May 29

# Oklahoma Federal Credit Union offers Enhanced Courtesy Overdraft Protection

OKFCU currently offers Basic Courtesy Overdraft Protection that will cover overdrafts made by checks, ACH debits and bill payments up to \$500.00 limit (including fees). All members in good standing that meet the requirements will be eligible for the Basic Courtesy Overdraft Protection. In addition, Enhanced Courtesy Overdraft Protection is now being offered that will cover overdrafts made by checks, ACH debits and bill payments, plus overdrafts on ATM and one-time debit card transactions.

To opt-in to OKFCU's Enhanced Courtesy Overdraft Protection complete the required fields in the form and fax to 405-524-1067 or mail to OKFCU at 517 NE 36th Street, Oklahoma City, OK 73105.

## Overdraft Protection Form

Member Name: \_\_\_\_\_ Member # \_\_\_\_\_  
Phone Number: \_\_\_\_\_ Email Address: \_\_\_\_\_

I confirm that I understand the Courtesy Overdraft Protection Program regarding my right to opt-in to enable Oklahoma Federal Credit Union to pay my ATM and one time debit card transactions. I understand that I have an ongoing right to revoke this consent at any time.\*

Member Signature: \_\_\_\_\_ Date: \_\_\_\_\_

\*To get a complete copy of the Overdraft Protection Program and Important Information about OKFCU's Courtesy Overdraft Protection Services document call 405-524-6467 or visit any OKFCU office.

## Annual Meeting 2017

Limited seating! Get your tickets early!

Oklahoma Federal Credit Union's 66th Annual Meeting will be held Saturday, February 25th, 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 NE 36th Street, 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. 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 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.

## QUESTIONS?

Call 405-524-6467 or go to [www.okfcu.com](http://www.okfcu.com)

# 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.



### Fun Money returns

Back by popular demand! (Just wanted to see if you were looking...and you were!) A member's initials and the last three numbers of his or her ZIP code are hidden in the newsletter (example: JS105). If it matches your name and ZIP, call or e-mail Judi Adams at 405-524-6467 or jadams@okfcu.com with "Newsletter Contest" in the subject line. After the match is verified, Oklahoma Federal Credit Union will deposit \$25 into winner's account. Good luck!

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!**