



connection

Credit Sense - Coming Soon to NetBranch

HOLIDAYS & CLOSINGS

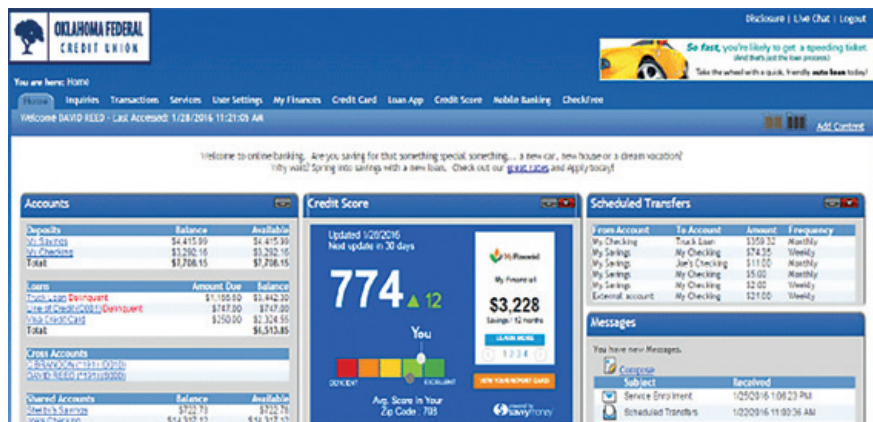
Memorial Day—May 29

RATES UPDATE

The rates on our auto loans, deposit accounts, savings, and money market accounts have been updated. To view the updated rates, please refer to page 3 of this newsletter. Thanks!

VISIT OUR WEBSITE!

Stay up-to-date on OKFCU promotions and services at www.okfcu.com



Get your credit score, monitoring alerts and money-saving loan offers!

Oklahoma Federal Credit Union will soon be introducing Credit Sense, a credit optimization service.

With Credit Sense, you can get your credit score and monitor your accounts, get notified of alerts, and receive offers on money-saving loans.

Watch for more details on Credit Sense as it will be coming soon to NetBranch. If you have any questions concerning Credit Sense, please give us a call at our main office at (405) 524-6467 or visit us at one of our branches.

Solid Gold Spring Social 2017

All Solid Gold members are invited to join us for food, games and fellowship! Please RSVP by April 19th to Robyn at (405) 524-6467 or rbell@okfcu.com.

Date April 25th
Time Noon – 2:00 p.m.
Location The Reed Conference Center
5750 Will Rogers Road
Midwest City, OK 73110



Enjoy extra fun with summer Skip-A-Pay!

Please complete this form if you would like to skip a payment during the month of May. If you are on any form of automatic payment (such as payroll or ACH), this form must be turned in **TWO WEEKS** prior to May 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 OKFCU Savings Deduct from OKFCUChecking

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 May 31, 2017. 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 \$20 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. Payment must be received in order to process application.

Member Signature _____	Date of Request _____
Member Signature _____	Date of Request _____

FOR CREDIT UNION USE ONLY: Transaction Date _____ Processed By _____ Approved By _____

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.

Updated Rates

Auto Rates

YEAR (NEW AND USED AUTOS)	TERM	RATES AS LOW AS APR ⁽¹⁾
2014>	84	3.50%
2013>	72	2.99%
2009-2017	60	2.99%

Deposit Rates

MINIMUM	6 MO APY ⁽²⁾	12 MO APY ⁽²⁾	24 MO APY ⁽²⁾
\$1,000	0.61%	0.75%	1.05%
\$15,000	0.63%	0.77%	1.07%
\$50,000	0.65%	0.79%	1.09%
\$95,000+	0.67%	0.81%	1.11%

Share (Savings)* & Money Market

SHARE (SAVINGS)*	APR ⁽¹⁾	APY ⁽²⁾
\$5 - \$499	0.00%	0.00%
\$500 - \$14,999	0.20%	0.20%
\$15,000+	0.35%	0.35%

MONEY MARKET**	APR ⁽¹⁾	APY ⁽²⁾
\$1,000-\$14,999	0.20%	0.20%
\$15,000-\$24,999	0.30%	0.30%
\$25,000+	0.35%	0.35%

Deposit Rates - Jumbo Amounts

MINIMUM	36 MO APY ⁽²⁾	48 MO APY ⁽²⁾
\$15,000-\$95,000	1.33%	1.51%
\$95,001+	1.35%	1.55%

(1) APR=Annual Percentage Rate (2) APY=Annual Percentage Yield

All Rates are as of March 31, 2017. Rates are subject to change at any time. Please call or visit our website for most current rates.

*Dividends paid quarterly. Calculated on average balance.

**Dividends paid monthly on average daily balance. Maintain \$1,000 balance or a \$25 fee will be assessed. Three free checks per month, \$2 per check after three.

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.



DEBIT/CREDIT 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 or credit 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 or OKFCU Credit 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

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



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