



connection

Join us for our Flash Sale

July 3rd to July 14th Only. Get an Auto Loan rate as low as 2.50% APR* from Oklahoma Federal Credit Union

* APR=Annual Percentage Rate. Rate includes 0.50% discount. To qualify for discount member must have payroll or auto transfer. Final rate is determined by individual

credit history and repayment term. Rate good July 3rd-July 14th, 2017. Federally insured by NCUA. Current Oklahoma Federal Credit Union loans do not qualify.

HOLIDAYS & CLOSINGS

July 4th – Independence Day

September 4th – Labor Day



Member Appreciation Day

When: Friday, September 15th

Time: 11:00 am – 1:00 pm

Where: Main Office

517 NE 36th Street

We want to show you how much we appreciate you! Stop by for lunch, fun and the chance to win great prizes! You do not need to be present to win!

4TH OF JULY ★★★★★
FLASH SALE ★★★★★

JULY 3RD – 14TH ONLY

AUTO LOANS AS LOW AS 2.50% APR*

An Extra Level of Protection for Your Checking Account

Life happens! Oklahoma Federal Credit Union understands that unexpected overdrafts occur from time to time. Overdraft protection can help.

What are my Overdraft Protection options?

The choice is yours. Consider these ways to cover overdrafts:

SERVICE	COST
Overdraft Protection linked to your OKFCU savings account	\$3.00 fee for each transfer
Basic Courtesy Pay Overdraft Protection*	\$25.00 Courtesy Pay fee per item
Enhanced Courtesy Pay Overdraft Protection*	\$25.00 Courtesy Pay fee per item

** Monthly \$500.00 automatic deposit to checking account required for overdraft protection. Oklahoma Federal Credit Union in its sole and absolute discretion, can cease paying overdrafts at any time without prior notice of reason or cause. You must maintain your account in good standing and bring your account to a positive balance within every thirty (30) day period for a minimum period of 24 hours.*

What types of transactions does Courtesy Pay cover?

The types of transactions covered by Courtesy Pay depend on the coverage selected. See the chart on the following page for more information.

If you choose Enhanced Coverage, all the transaction types listed in Basic Coverage are included, along with ATM withdrawals and everyday debit card transactions. Oklahoma Federal Credit Union will not authorize overdrafts for everyday debit card and ATM transactions on consumer accounts unless you give us consent to pay these overdrafts by electing Enhanced Coverage.

	BASIC COURTESY PAY OVERDRAFT PROTECTION (NO ACTION REQUIRED)	ENHANCED COURTESY PAY OVERDRAFT PROTECTION *OPT IN CONSENT REQUIRED
Checks	X	X
ACH-Automatic Debits	X	X
Recurring Debit Cards Payments	X	X
Online Bill Pay Items	X	X
ATM Withdrawals		X*
Everyday Debit Card Transactions		X*

How much does Courtesy Pay cost?

There is no fee for having Courtesy Pay unless you use it. The Courtesy Pay Fee of \$25.00 will be imposed for overdrafts created by checks, ACH, point-of-sale, ATM withdrawals or by other electronic means. This is the same amount the Oklahoma Federal Credit Union charges for items returned to payee due to insufficient funds. All fees and charges will be included as part of the Courtesy pay limit amount (\$500.00). Your account may become overdrawn in excess of the Courtesy Pay limit amount as a result of the assessment of a fee. The total negative balance, including all fees and charges, is due and payable upon demand. Depositor and each Authorized Signatory will continue to be liable, jointly and severally, for all such amounts, as described in the Deposit Account and Disclosure Agreement.

What if I don't want Courtesy Pay?

You can request to discontinue the Courtesy Pay service in its entirety at any time by contacting us at 405-524-6467 for more information or stopping by one of our branch locations.

What if I want Oklahoma Federal Credit Union to pay my ATM and everyday debit card overdrafts (enhanced coverage)?

If you want us to authorize and pay overdrafts caused by ATM and everyday debit card transactions (Enhanced Coverage), you must sign the opt in form which is available at any branch location or call us at 405-524-6467 to have a form mailed, faxed or e-mailed to you.

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.

What our members are saying about us...

Here's to many more years of business together! Your institution is the best we have ever dealt with. We will always come to you guys first for loans!
— Tracy R.

OK Fed always goes above and beyond to help me with all my accounts.
— Fred S.

I moved my car loan over from another bank and OK Federal saved me \$91 a month on my payments and \$4,862.21 in interest over the life of my loan. I have told all my friends and family how great OK Federal has been to me!!
— Larry K.

VISIT OUR WEBSITE!

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

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!