



# connection

## Important ACH Changes

**Effective September 15, 2017, ACH debits and credits have the ability to post on the same day they are created. This affects all institutions, not just Oklahoma Federal Credit Union.**

What does this mean to you?

Going forward, ACH items and paper checks will post as they are presented to Oklahoma Federal Credit Union. These changes mean electronic credits and debits (including checks you issue, which are subsequently processed as electronic debits), may be eligible for processing on the same day they are authorized by you. This results in a faster payment system and means payments may clear your account sooner than they have before.

It is important to make sure funds are available in your account before you make in-person, online,

or telephone payments to avoid incurring NSF or Courtesy Pay fees. Previously, ACH transactions could have taken 1-2 days to process; now, the same transactions may post the same-day on which you authorize them.

Oklahoma Federal Credit Union offers our members several easy-to-use tools to help manage your account, and check your balances, such as:

- Online Banking
- Mobile Banking

If you have any questions, please contact our Accounting Department at 405-524-6467.

### HOLIDAYS & CLOSINGS

**October 9th** – Columbus Day

**November 10th** – Veterans Day

**November 23rd** – Thanksgiving

**December 25th** – Christmas

**January 1st** – New Years

### CALL FOR NOMINATIONS

The 2017 Nominating Committee is taking applications. Please refer to page 3 of this newsletter.

### VISIT OUR WEBSITE!

Stay up-to-date on OKFCU promotions and services at [www.okfcu.com](http://www.okfcu.com)

# Solid Gold Christmas Party

All Solid Gold members are invited to join us for games, lunch and fun! If you're not a member, join today! Call for details. Please RSVP by November 30th to Robyn at (405) 524-6467 or rbell@okfcu.com



- Date:** Wednesday, December 13th
- Time:** Noon – 2:00 p.m.
- Location:** Lincoln Park Golf Course  
4001 NE Grand Blvd.  
Oklahoma City, OK 73111

## 'Tis the season to be jolly! Skip-A-Pay for the holidays!

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

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 November 30, 2017. All loans must be current to qualify for Skip-A-Payment. This offer does not apply to mortgage, HELOC, VISA, LOC 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 \_\_\_\_\_

# Call for Nominations

The 2017 Nominating Committee is taking applications for candidates for two (2) positions for the OKFCU Board of Directors. The qualifications to be a member of the Board of Directors are:

1. Must be over the age of 18.
2. Must be a member of Oklahoma Federal Credit Union and be in good standing.
3. Cannot be a paid employee of the Credit Union.
4. Cannot have any immediate family members who are paid employees of the Credit Union.
5. Must be willing to serve a three year term.
6. Must be able to attend monthly meetings and an annual planning conference.
7. Maintain the highest level of ethics and confidentiality in all Board of Director dealings.

Qualified candidates should submit their nominations in writing to:

Oklahoma Federal Credit Union  
Attn: Nominating Committee  
517 NE 36th Street  
Oklahoma City, OK 73105



Nominations must include the following information:

1. Letter of nomination/introduction.
2. A current resume.

All nominations should be submitted no later than November 30, 2017. No nominations will be accepted after this date.

The Nominating Committee will notify individuals of their eligibility, seventy-five (75) days prior to the Annual Meeting.

## Equifax Data Breach

You may have heard in the news that Equifax – one of the three major credit reporting agencies – has reported a data breach. If you have concerns, here is a link to their official statement on that breach: [www.equifaxsecurity2017.com](http://www.equifaxsecurity2017.com).

## Fee Changes - Effective November 1, 2017

Courtesy Pay \$25.00 – \$27.50

**IRA (Individual Retirement Account):** Transfer to another Institution \$25.00, Withdrawal \$10.00 plus Interest Penalty

# 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.

## GAP Insurance – do you need it?

On one claim, OK Fed's GAP Insurance product saved a member \$13,628.70!

Oklahoma Federal Credit Union makes it worry free for you if your car is ever totaled or stolen! By accepting Guaranteed Asset Protection (GAP) with your OKFCU auto loan, you are protecting your wallet and your credit. GAP pays the difference between the actual cash value of your vehicle and the outstanding loan value at the time of your loss.

Reason you might need GAP:

- Purchasing a new or slightly used vehicle of significant value
- Financing without a large down payment creating a "gap" between your vehicle's value and loan amount
- Unable to cover the difference between the amount you owe on your loan and the actual cash value if your auto is stolen or totaled.

Call the Loan Department for more details 405-524-6467.

For a complete list of locations, visit [okfcu.com](http://okfcu.com) or [co-opsharedbranch.org](http://co-opsharedbranch.org)



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