



OKLAHOMA FEDERAL CREDIT UNION

NEWS+LETTER

+ A new car or truck is a phone call away

Rates as low as 4.79% APR* for 36 months.

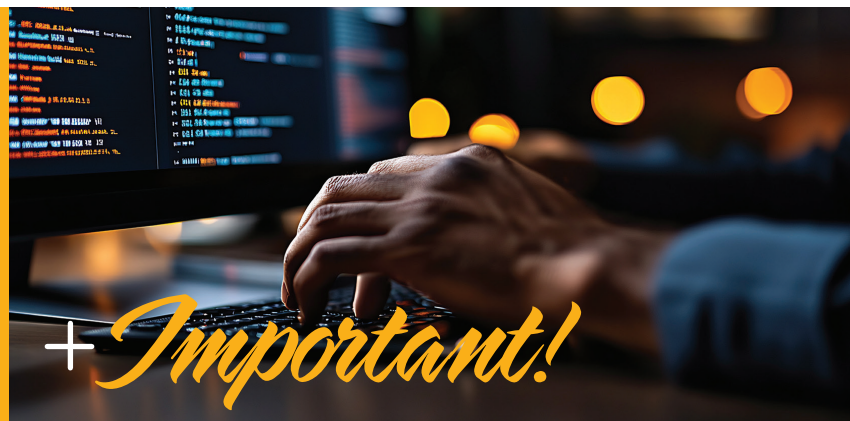
Your next car or truck is only a phone call away! Competitive rates will help you save money, and we make the application process extremely easy! Get pre-approved today for your next auto loan by calling one of our friendly loan officers



Oklahoma Federal Credit Union could also significantly decrease your current auto loan payment financed elsewhere through refinancing at your credit union, let us look at your options.

*APR = Annual Percentage Rate. Terms and conditions are subject to change without notice and are not guaranteed. Some restrictions may apply; normal lending policies apply. Rates as low as 4.79% APR for well-qualified buyers with terms up to 36 months, no other discounts apply, other terms and rates are available. This offer is available July & August 2025.

www.okfcu.com



Branch Closure for Core Conversion

Oklahoma Federal Credit Union is implementing a new core processing system powered by Fiserv Portico to provide enhanced features, improved efficiency, and a better member experience. Important dates to remember:

- ▶ **Thursday, July 31**
All pending Automated Clearing House (ACH) deposit items with effective dates of August 1-3 will be posted to member's accounts and available. Both Branches will be open extended hours until 6:00.
- ▶ **Friday, August 1**
Both Branches will be closed to implement the new system.
- ▶ **Saturday, August 2**
Main Branch will be open extended hours from 10:00 am – 2:00 pm
- ▶ **Monday, August 4, 2025**
Both Branches will be open normal hours.

We are excited to take this opportunity Portico offers to deliver an advanced and upgraded member experience to the Oklahoma Federal Credit Union membership.

Note: Online/Mobile Banking and Mobile Deposit will not be available during this time.

What Does Oklahoma Federal Credit Union (OKFCU) Do With Your Personal Information?

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.
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What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> -Social Security number and income -Transaction, loss history and/or payment history -Credit history and credit scores <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
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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.
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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	Yes	No
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 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?	<p>We collect your personal information, for example, when</p> <ul style="list-style-type: none"> -open an account or apply for a loan - give us contact information or apply for a loan -use your credit or debit card <p>We also collect personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> -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 <p>State laws & individual companies may give you additional rights to limit sharing.</p>

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OKLAHOMA FEDERAL CREDIT UNION

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.

Information provided by Oklahoma Federal Credit Union (OKFCU)

+ Holiday Closings

July 4th:
Independence Day

Labor Day:
September 1st



All OKFCU branches will be closed for each of the listed holidays above. Branches will resume normal operating hours the following business day. The OKFCU mobile app and Online Banking will still be available during holiday closures for members to check banking information, make account transactions and for mobile check deposits.

+ A Travel Reminder

Vacation season is coming, so as a reminder for when you are traveling or going on vacation... All Debit and Credit cards have a safety feature that watches for suspicious activity or anything that is out of the ordinary. If suspicious activity is suspected, your card will be frozen. One of the most common alerts happens when you are traveling and are out of your home area. If you know you are going to travel, please give us a call and we will put a Travel Notice on your account for the time you will be gone. If it happens that your card is frozen, you will get a call from the fraud department. If they can verify that the suspicious transactions are truly yours, they can remove the block and you will be able to use the cards. Please call 405-524-6467 with any questions.



Branch Locations

Main Branch

517 NE 36th Street
Oklahoma City, OK 73105
Ph: 405-524-6467
F: 405-524-1067
Hours: 7:45 a.m. - 4:30 p.m., M-F

Midwest City Branch

3210 Belaire Drive
Midwest City, OK 73110
Ph: 405-732-5554
F: 405-732-3430
Hours: 7:45 a.m. - 4:30 p.m., M-F

Service Centers

What you can do:

- ▶ Deposit
- ▶ Withdrawal
- ▶ Transfer
- ▶ Loan Payment
- ▶ Purchase: Cashier's Checks, Money Orders & Gift cards

What you need:

- ▶ Credit Union Name
- ▶ Account Number
- ▶ Valid ID

North OKC

10491 N. May Ave
Oklahoma City, OK
Ph: 405-755-2045

Moore

828 N.W. 12th Street
Moore, OK
Ph: 405-790-0242

Yukon

1300 W Vandament Ave
Yukon, OK
Ph: 405-350-1784

Midwest City

232 S Air Depot Blvd
Midwest City, OK
Ph: 405-732-4848

Norman

1131 12th Ave N.E.
Norman, OK
Ph: 405-364-3133

Hours

7:00 a.m. - 7:00 p.m. M-F
9:00 a.m. - 4:30 p.m. Sat
1:00 p.m. - 4:30 p.m. Sun



For an extended list of service centers,
go to www.cuscok.org

www.okfcu.com

