



# NEWS+LETTER

## + Protect your identity with electronic statements – eStatements

Sign up for eStatements in the 1st Quarter and get \$5.00 deposited to your account AND you will be entered into a drawing to win \$250 CASH!

Financial identity theft is perhaps the most common type of identity theft. It involves an unauthorized person gaining access to and using another person's financial information. Most financial identity theft is accomplished using stolen bank statements from your mail or trash. The best protection is as easy as signing up for eStatements to replace your paper statement. Up to three years of your statements are available using Virtual Branch, our online banking program. You can access these statements anytime and anywhere you have access to a computer. Start protecting your identity and enjoy the benefits of eStatements by enrolling today.

Call a Member Service Officer for help in setting up your online banking 405-524-6467.



+ Refinance your auto loan from another institution AND lower your rate and/or your payment on your auto loan!

OR

Get into the auto of your dreams this January, February and March at a great low rate!

Rates as low as 5.95%\* • 60 days until your first payment\*\*

Terms up to 84 months



All auto loans over \$25,000 will be entered into a drawing for a \$1,000 GAS CARD! Take this opportunity for a great low rate!!

Disclosure: Information, rate, terms and conditions are subject to change without notice and are not guaranteed. Some restrictions may apply. Please contact an OKFCU loan officer for more information. \*Annual Percentage Rate (APR). Normal lending policies apply. Some restrictions may apply. This offer is subject to credit review. Adequate collateral and acceptable term must be provided for all loans. Rates are as low as 5.95% APR for well-qualified buyers with terms up to 60 months. Terms up to 84 months are available at higher rates. Your annual percentage rate is based on your credit history. Not to be combined with any other offers. Existing OKFCU loans are not eligible for refinancing. Rate, terms and conditions are subject to change without notice. This offer expires on March 31, 2025. \*\*If you choose to defer your payment for sixty (60) days, interest will continue to accrue during this time. \*\*\*All auto loans over \$25,000 will be entered into a drawing to win the \$1,000 GAS CARD. Auto loans \$24,999 and under will be entered into a drawing for a \$100 GAS CARD.

## + Fee Changes

Loan Servicing	\$69.00	\$79.00
Loan Servicing eSign	\$79.00	\$89.00

## + Regulation E: 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.

## + Holiday Closings

**New Years Day:**  
January 1st

**Martin Luther King Jr. Day:**  
January 20th

**President's Day:**  
February 17th



All OKFCU branches will be closed for each of the listed holidays above. Branches will resume normal operations on the next business day following the holiday. Remember, the OKFCU mobile app and Online banking will still be available during closures for members to check banking information, make account transactions and for mobile check deposits. We hope you have safe and happy holidays.

## 74<sup>th</sup> Annual Meeting

The 74th Annual Meeting is coming up and it's time to get your tickets! Space is very limited, so be sure to get your tickets as soon as possible. Since space is limited, we ask that only current OKFCU members attend this year.

**When:** March 8, 2025 (Saturday)

**Time:** 10:00 a.m.  
(Registration Begins at 9:30 a.m.)

**Where:** Credit Union House  
631 E. Hill Street  
Oklahoma City, OK 73105

**Cost:** \$5.00 Members

For more information on the event or to purchase your ticket, please email/call Robyn Bell at [rbell@okfcu.com](mailto:rbell@okfcu.com) or 405-524-6467. Must have ticket for entry.

# + Visit Us



**OKLAHOMA FEDERAL**  
CREDIT UNION

## 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.cuservicecenter.com](http://www.cuservicecenter.com)

[www.okfcu.com](http://www.okfcu.com)

