



OKLAHOMA FEDERAL CREDIT UNION

NEWSLETTER

+ Call for Nominations

The 2025 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, 2025. 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.



+ Protect your identity with electronic statements — eStatements

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.



+ November Skip-A-Pay!

The holidays are quickly approaching which means Skip A Pay will again be available for November 2025. If you are a member in good standing and would like to skip your Consumer loan payment for November, just complete the form below and return to the Credit Union. The processing fee is only \$40 per loan and can be withdrawn from your Oklahoma Federal account or can be sent in with the completed form. If your loan payment is made automatically such as payroll deduction or ACH, please return the form no later than October 10, 2025 to allow us time to make the necessary change. If you pay your payment manually, please have the form returned at least one week before the due date. If the form is not returned by the due date, or the fee is not paid, your request will not be honored.

+ Skip-A-Pay Form:

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 for November 2025 loan payments only. 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). 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 \$40 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. If OKFCU pulls your payment and you do not keep money in your account, we will add the fee to your loan.

Member Signature _____

Date of Request _____

Member Signature _____

Date of Request _____



OKLAHOMA FEDERAL
CREDIT UNION

**RATES AS LOW AS 5.49% APR* -
NEVER HIGHER THAN 6.99% APR***



TRUSTED
FINANCING



FAIR
RATES



FIRST RATE
AUTOS



**Get behind the wheel
with rates starting at
5.49% APR***

(with approved credit).

**Never higher than 6.99% APR*
Always fair. Always First Rate.**

*APR = Annual Percentage Rate. Rates based on creditworthiness; as low as 5.49% APR for well-qualified buyers, up to 6.99% APR. Membership eligibility and proof of income required. Rates, terms, and conditions subject to change and not guaranteed. All loans subject to underwriting. Example: \$10,000 for 48 months = approx. \$233.66/mo. at 5.49% APR or \$239.87/mo. at 6.99% APR. Federally insured by NCUA.



405-330-1400
FIRSTRATEAUTOS.COM

*APR = Annual Percentage Rate. See firstrateautos.com for more details.

+ Holiday Closings

October 13, 2025

– Columbus Day/Indigenous Peoples' Day

November 11, 2025

– Veterans Day

November 27, 2025

– Thanksgiving

December 25, 2025

– Christmas

January 1, 2026

– New Year's Day



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.

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.)

WHEN: December 9th, 2025 (Tuesday)

TIME: 11:00 am – 1:00 pm

WHERE: Credit Union House

631 E Hill Street

Oklahoma City, OK 73105

Please RSVP by November 21st to Robyn at (405) 524-6467 or rbell@okfcu.com



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

NEW Location at 7900 E Reno in MWC

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

