

OK MEMBERS FIRST FEDERAL CREDIT UNION

CREDIT UNION NEWS

10832 E. 31ST STREET TULSA, OK 74146-1701

JUNE 2012

DIVIDEND NEWS

SHARE ACCOUNTS	Rate	APY
Regular Shares	.25%	.25%
Variable (\$2500+)	.50%	.501%
Certificates Compound Monthly		
6 Months	0.896%	0.90%
12 Months	0.995%	1.00%
Call for Jumbo CD rates (\$75,000+)		
Rates subject to change weekly		

Good thru September 2012

IRA ACCOUNTS	RATE	APY
IRA SHARE ACCOUNT	.50%	.501%
(dividends compound monthly)		

IRA CERTIFICATES		
(dividends compound quarterly)		
12 month	0.895%	0.898%
24 month	1.044%	1.048%
Jumbo 12 Mo	1.045%	1.049%**
Jumbo 24 Mo	1.194%	1.199%**

IRA are Federally Insured up to \$250,000 per account. Contact Credit Union for more information on fees and rates.

****All Jumbo Certificates \$75,000+**
All Certificate Rates are subject to change weekly. Contact Credit Union for more information on fees and rates

**APY = Annual Percentage Yield

Your savings federally insured to at least \$250,000 & backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration
a U. S. Government Agency

Holiday CLOSINGS

July 4th, 2012 - Independence Day

Sept 3, 2012 - Labor Day

Phone: 918-663-2050
Phone: 800-375-9304

Telephone Teller 918-663-1880
800-893-2403

Web Address & Online Banking
www.okmembersfirstfcu.org

HOT SUMMER LOAN RATES

Are at **OK Members First Federal Credit Union**

For a Limited Time!

Trucks

RV's

Rates as low as
1.99%*
APR

Cars

Boats

Motorcycles

Call today!

918-663-2050

Are you looking for a new or used auto, boat, RV, or motorcycle? Do you already have one and would like to get a lower rate or payment? Ok Members First has a loan for you!

Rates as low as 1.99% APR*
Optional GAP & Warranty Available

Loan terms up to 78 months
Up to 100% financing



1.99% APR* available for credit scores 660 and above

5.99% APR* available for credit scores 659 and below

*APR = Annual Percentage Rate - Subject to credit approval. Limited time only - Some restrictions apply

Does not apply to existing OKMFFCU loans

Stop Licking and Start Clicking
Sign up for Online Bill Pay

Vacation Time Tips

Ah, summer vacation! It's your time to relax and recharge. Here are some tips to make the most of your vacation:

1. Use checklists to ensure you are taking care of everything on the home front as well as help you remember all the things you need to pack. Many sample checklists are available on the Web; simply search on "vacation checklists."
2. Pack fewer clothes by choosing coordinating colors. Set a reasonable budget, allowing for a splurge or two. Beware, the urge to spend more than you planned will hit you so be ready for it!
3. Allow an extra day or two for re-entry. Nothing drains your recently recharged batteries faster than trying to wash a pile of laundry at the same time you are responding to e-mails and phone messages. Give yourself a day or two to relax!



PRIVACY NOTICE AND DISCLOSURE

Ok Members First Federal Credit Union is committed to providing you with competitive products and services to meet your financial needs and help you reach your goals. We are equally committed to protecting the privacy of our members. Under federal law, we are required to give you this privacy notice as it describes our credit union's privacy policy and practices about our members. It also includes information about the parties who receive personal and sometimes nonpublic information from us as we conduct the business of the credit union.

If after reading this notice you have questions, please contact us at: 918-663-2050 or write to Ok Members First FCU, 10832 E 31st Street, Tulsa, OK 74146.

Information We Collect About You : We collect nonpublic personal information about you from following sources:

- Information we receive from you on applications and other forms
 - Information about your transactions with us
 - Information we receive from a consumer reporting agency
 - Information obtained when verifying the information you provided on an application or other forms; this may be obtained from your current or past employers, or from other institutions when you conduct financial transactions
 - ChexSystems/EFunds
- We may disclose all of the information we collect, as described above, as permitted by law.

Parties Who Receive Information From Us: We may disclose nonpublic personal information about you to the following types of third parties:

- Financial service providers, such as insurance companies
- Non-Financial companies, such as consumer reporting agencies, data processors, check/share draft printers, plastic card processors, direct marketers, and government agencies

Disclosure of Information to Parties That Provide Services to Us

In order for us to conduct the business of the credit union, we may disclose all of the information we collect, as described above, to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements so that we may provide members competitive products and services. We may also disclose nonpublic personal information about you under circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the information we provide to other third parties.

Disclosure of Information About Former Members

If you terminate your membership with Ok Members First Federal Credit Union, we will not share information we have collected about you, except as may be permitted or required by law.

How we Protect Your Information

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, or procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

What Members Can Do to Help

Ok Members First Federal Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Protect your account numbers, plastic card numbers, PINs (personal identification numbers) or passwords. Never keep your PIN with your card, which can provide free access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, social security numbers, etc. to others. If someone calls you explaining the call is on behalf of the credit union and asks for your account number, you should be beware. Official credit union staff will have access to your information and will not need to ask for it.
- Keep your information with us current. If your address or phone number changes, please let us know. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately.
- Let us know if you have questions. Please do not hesitate to call us — we are here to serve you!

OK MEMBERS FIRST FEDERAL CREDIT UNION 918-663-2050

the LAST Word

“Never give up! Failure and rejection are only the first step to succeeding!”

Jim Valvano