

CREDIT UNION NEWS

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

SEPTEMBER 2012



| 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 December 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

- Oct 8, 2012 - Columbus Day
- Nov 12, 2012 - Veterans Day
- Nov 23, 2012 - Thanksgiving Day
- Nov 24, 2012 - Black Friday
- Dec 24, 2012 - Close at Noon
- Dec 25, 2012 - Christmas Day

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

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

Web Address & Online Banking
www.okmembersfirstfcu.org



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Thanking Our Veterans

November 11 is Veterans Day and we, at Ok Members First FCU, would like to take this opportunity to thank our veterans: the men and women who have served their country, allowing us to have the freedoms we enjoy today. Whether they served on active duty or reserve, during peacetime or a time of conflict, they served their country with honor. We also want to thank the family members and thousands of volunteers who have stood by and supported our veterans.

Thanks to all military members and their families, present and past.

CHRISTMAS TIME IS COMING!

Ease Holiday Stress With A Loan:



With the holidays right around the corner, it's easy to put a strain on the budget - and your nerves - with all the gifts you're planning to buy, not to mention the holiday parties and entertaining. Put your mind at ease with a holiday loan from Ok Members First FCU. With a holiday loan, you can establish a set amount for your holiday budget and pay it off in easy installments.

Loan Amount: \$1,000.00
Rate: 5.75% APR*
Term: 10 months

*WAC. Rates as low as 5.75% APR (Annual Percentage Rate)
Credit Score determines actual interest rate.
Some Restrictions apply, Offer expires December 24, 2012





Direct Deposit: A Smart Move

Direct deposit is a fast, secure way to automatically have your paycheck, retirement check, or any recurring automatic payment deposited directly into your checking or savings account. Here are just a few benefits of our free Direct Deposit service:

- * Saves time. No wasting time spent standing in lines at the credit union.
- * It's quick. Your money is available for your use on the day of payment.
- * It's safe. Having peace of mind knowing your check won't get lost or stolen in the mail. (You will still get a pay voucher from your employer for your records.)
- * It's convenient. Your money is available regardless of whether you're away from your home, out of town, or simply too busy to make a deposit in person.
- * You can even have your direct deposit divided among several accounts.

Let us help you save time, money, and energy; signing up is easy. For more information about direct deposit, call or stop by the credit union.

Your Vote, Your Voice

The right to vote in the United States may be one that some take for granted. However, many have engaged in hard-fought battles throughout U.S. history to earn this valuable right. Therefore, it should be appreciated and exercised. It is the primary tool in having a voice in our democracy. Voting ultimately affects how decisions are made regarding our society and its governance. Although voting does not guarantee that all of your wishes, beliefs, and requests will be met and put into practice, choosing not to vote silences your voice and eliminates the opportunity for change, altogether.



In 2012, the act of voting is more important than ever. On Tuesday, November 6, 2012, the 57th quadrennial United States presidential election will be held. Simultaneously, United States Senate elections, United States House of Representative elections, eleven gubernatorial elections, and a number of state legislature elections will be happening as well.

Some of the hot topics surrounding the 2012 Presidential election include the economy, specifically jobs, spending, and taxes, and social issues such as abortion and same-sex marriage. Voters will tend to avoid taking sides with their parties and opt to decide for themselves based on the issues and the candidates' stances. Traditionally, election results are swayed by those on the far left and far right but this year's election may be more heavily impacted by the middle.

The moral of the story...the 2012 Presidential Election is anyone's battle and your vote, your voice, can truly make a difference.

So, as they say, **ROCK THE VOTE!**

Easy And Efficient e-Services



Still relying on dead trees, snail mail, and old shoe boxes to keep track of your credit union finances? Slay the paper dragon and simplify your life with e-Services. When you sign up for e-Statements, each month you will receive an email indicating your account statement is ready for viewing. Then you can simply go online to view your statement and save it electronically. It's safe and more secure than having your statement sit unprotected in your mailbox. Plus, you can check your statement anywhere you have online access.

You also can use the credit union's online branch to conduct many of the transactions that previously required a trip to the credit union. Now from the comfort of your computer, you can review your account, transfer funds, and much more. Once you try it, you'll wonder why you hadn't done so sooner.

For help in getting started with e-Services, contact us today.



the LAST Word

A hero is someone who has given his or her life to something bigger than oneself.

Joseph Campbell