

OK Members First Federal Credit Union

CREDIT UNION NEWS

10832 E. 31st Street Tulsa, OK 74146 www.omffcu.org
December 2013

DIVIDEND NEWS

As of December 31, 2013

SHARE ACCOUNTS	Rate	APY
Regular Shares	.15%	.15%
Variable (\$2500+)	.35%	.351%
Certificates Compound Monthly		
6 Months	0.260%	0.260%
12 Months	0.390%	0.391%

Rates subject to change weekly

IRA ACCOUNTS	RATE	APY
IRA SHARE ACCOUNT (dividends compound monthly) Thru March 2014		
	.350%	.351%
IRA CERTIFICATES (dividends compound quarterly)		
12 month	0.390%	0.391%
24 month	0.610%	0.612%

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

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

Jan 20 - Martin Luther King
Feb 17 - President's Day

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

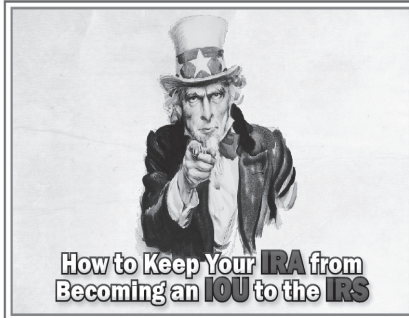
Telephone Teller 918-663-1880
800-893-2403

Web Address & Online Banking
www.omffcu.org

Happy New Year from Ok Members First FCU

2014

Happy New Year



IRA WITHHOLDING NOTICE FORM 2317

Payments from you IRA are subject to federal income tax withholding, unless you elect no withholding. You may change your withholding election at any time prior to the receipt of a payment. To change your withholding election, complete the appropriate form provided by your credit union. Withholding from IRA payments, when combined with other withholding, MAY relieve you from payment of estimated income taxes. However, your withholding election does not affect the amount of income tax you pay. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are insufficient.



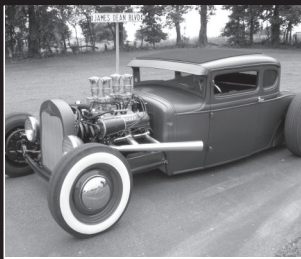
Coming Soon! A New and Improved credit card from Ok Members First. Save money by using our credit card with our fixed interest rates as low as 7.99% APR* Call us for details!

*Annual Percentage Rate. With approved credit. Your credit score determines the actual APR



Top 10 Reasons to Consider Online Banking

1. You can pay your bills online. Paying your bills online is free and just takes a few mouse clicks
2. You can apply for many types of loans online. It's available 24 hours a day to fit your schedule
3. You can review your account 24 hours a day. It's easy to monitor your account balances
4. You can transfer funds between your CU accounts
5. It can save you money. Online bill payment eliminates the costs of stamps and ordering checks
6. You can save time. You can "bank" according to your schedule, not the credit union's schedule
7. You can do many of the same things online as you do by going to the credit union. Saves time and gas
8. It's safer than leaving your statement in the mailbox
9. You have access to 12 archived statements
10. You can help the environment by reducing the number of statements you receive and the number of envelopes you use



We Have The Key To Your New Ride

Whether you are just starting to browse auto dealer sites and the classifieds or are out there kicking the tires, we have the key to your new ride. When you come to Ok Members First to get your pre-approved vehicle loan, you eliminate one of the uncertainties of the buying process. You're free to shop around as though you were a cash buyer. You're not limited to any certain make or model that's eligible for the dealer's "special" financing. Often these are the vehicles that are not selling well, and

while one of them may be what you are looking for in an auto, why limit your options? It's best to keep how you will pay for any vehicle you're interested in under your hat, however. Financing is a profit center for dealers and if you indicate you have already taken care of your loan, the dealer may try to make up any lost income somewhere else in the negotiation. Our vehicle loan rates are great, so whether you're shopping for a new car, or one that's new to you, come see us first.

2014 FEE SCHEDULE

Share Draft Account Fees

NSF Fee	\$25.00 per item
Late Deposit	\$25.00 per item
Deposited Item Returned	\$25.00 per item
Bounce Protection	\$25.00 per item
Stop Payment	\$20.00 per item
Copy of Share Draft	\$1.50 per item
Copy of Statement	\$2.50 per month
Share Draft printing	Prices vary
Monthly Service Charge	\$5.00 On balances below \$300

Electronic Funds Transfer

EFT Insufficient Funds	\$25.00 per item
EFT Late Deposit	\$25.00 per item
EFT Stop Payment	\$20.00 per item
EFT Bounce Protection	\$25.00 per item
Monthly ATM/Debit Card Fee	\$1.25 per month
Eight (8) ATM withdrawals per month without a charge	
ATM Withdrawals over Eight (8)	\$.50 each

Other Services (applicable to all accounts)

Account Reconciliation	\$10.00 per hour
Account Research	\$15.00 per hour
Statement Copy or Printout	\$2.50 per month
Deposited Item Returned	\$5.00 per item
Incoming Wire	\$5.00 per item
Outgoing Wire	\$20.00 per item
Cashier's Check (One free a day)	
Each addition check	\$2.50
Garnishment / Levy	\$20.00 per item
Locator Fee	\$5.00 per Qtr
Return Mail	\$5.00
Check Cashing	1% of amount
Coin Counting	5% of amount if average savings balance is less than \$300



Tax Season Is Just Around The Corner

The taxman cometh and April 15 will be here before you know it. These long winter nights are a great opportunity to get a head start. Begin by getting your paperwork organized. Some people use envelopes, others an expanding pocket folder. Use whatever organizing tools that works for you. As your W-2s, 1099s or other forms arrive, place them in your labeled envelope or folder. Same thing with the receipts for your deductible expenses that you've stashed in various places around the house. As you read tax tips, print off or clip-out

the articles and place them with your other documents so that you can easily refer to them. Use last year's tax return as a guide to help you remember all of your deductions. Consider contributing to your Individual Retirement Account if you meet the requirements. Visit irs.gov for details and while you are there, find information on Free File, a software tax preparation package for those who earn less than \$57,000 as well as Fillable Forms, available to everyone regardless of income.

Avoiding ATM Skimming

ATM fraud is becoming more prevalent with the invention of smaller computing devices. One of the methods that criminals use to access your account is ATM skimming. Skimming occurs when a device is placed into the ATM machine and interferes with typical ATM transactions. The purpose of these devices all have one goal: to collect your personal banking information.



Here are a few tips to help you avoid becoming a victim of ATM skimming:

- * Inspect the ATM. Be on the lookout for anything that looks strange or out of the ordinary before using it, such as anything loose, crooked, or damaged
- * When entering your PIN, block the keypad with your other hand to prevent possible hidden cameras from recording your number
- * Don't use an ATM that directs you to another machine with a card reader attached
- * If your card isn't returned after the transaction is completed or after hitting "cancel," immediately contact your credit union
- * Remember to check your account regularly to look for any unauthorized transactions

If you do suspect an ATM has been tampered with, contact the financial institution that operates the ATM machine. Your security is important to us.

Five Easy Home Winterization Tips

With the winter season upon us, cold temperatures and frozen precipitation will be the norm for the foreseeable future. It's important to prep your living space for winter's wrath. By following some simple tips, you can successfully winterize your home, saving energy and money, and perhaps even qualifying for a tax credit.



1. **Be draft-free.** An easy way to prepare your home for cold weather is to block openings that are causing drafts. Cold air can seep in through window and door frames, recessed lighting, and electrical outlets. Find these leaks and block them using door sweeps, caulk, outlet gaskets, and draft snakes.
2. **Do a furnace check-up.** A healthy furnace should be odor-free. If yours is not, schedule a professional tune-up; if it is, be sure the filters are clean and being changed monthly for efficient airflow and less demand for energy - electrostatic or genuine HEPA filters are the way to go.
3. **Insulate.** Keep windows, walls, attics, and basements insulated to ensure warmth, along with money and energy savings, during winter months. Window insulation kits are an inexpensive alternative to hiring a professional.
4. **Layer up.** Dress for the weather, even indoors. By throwing on a cozy sweater, blanket, or pair of slippers, you can raise your body heat without raising the thermostat or the heating bill.
5. **Winterize windows.** Storm windows mean warmth. Replace any screens with storm windows if you have them. If you don't, consider changing out your drafty windows for energy-efficient windows.

the LAST Word

If "Plan A" didn't work, the alphabet has 25 more letters! Stay strong