

Quarterly Newsletter

June 2009

**Special points of interest:**

- Home Buying & Reverse Mortgage Seminars
- Win a 42" LCD TV
- New Kid's Club
- New Website Design
- Tax Credit for New Home Buyers

Inside this Issue

Let us Give YOU \$50	1
Free Home Buying Seminar & Reverse Mortgage	1
New Website Design	2
New Service Center Address	2
HELOC Promotion Win a 42" TV	3
Kid's Club	4
Holiday Closings	4
Blood Drive	4

# MONEY MATTERS

*"Exceptional Service Every Time"*

## Let us give you \$50!

That's right! When you open a New Checking Account with Direct Deposit, we will deposit \$50 into your New Checking Account\*. This offer will be valid during the months of July and August 2009.

There is no better time to open a FREE Checking Account with USE Federal Credit Union than now. And when you do, you will enjoy all the additional benefits it has to offer:

- ◆ Free Debit Card
- ◆ Free Home Banking
- ◆ Free Bill Payer
- ◆ 50 Free Checks
- ◆ Free ATM Withdrawals\*\*
- ◆ Free Exclusive Gift
- ◆ Dividends paid monthly
- ◆ No minimum balance required

Stop by any branch to set up a New Free Checking Account.

\*When first Direct Deposit is received we will deposit \$50 into your new checking account. Contact us for additional requirements for this promotion.

\*\*5 free ATM withdrawals a month

## FREE Seminars

### "Buying a Home?"

July 16th at 6:00pm

Are you curious about buying a home in today's economy? Take advantage of this Buyer's Market!

Attend our Seminar and discover what possibilities are available just for you. We will have food and prizes!

### "What is a Reverse Mortgage?"

July 23rd at 5:00pm

Attend this seminar and find out how your home can help you with your retirement years. We will provide food and prizes!

Both seminars will be held at the Main Branch. Seating is limited.

Call today to reserve your seat.

**405-685-6200 ext. 153 or 102**

## Credit Union Offices & Hours

### [www.USECreditUnion.org](http://www.USECreditUnion.org)

Phone **405-685-6200**

Fax **405-682-6235**

Toll Free **1-800-227-6366**

USE 24 Telephone Teller

**405-682-7400**

#### Main Branch

4301 S. Interstate 44

Lobby Hours: M-F 9:00-5:00

Drive-Thru Hours: M-F 7:30-6:00

Drive-Thru Hours: Saturday 8:00-12:00

#### Downtown Branch Ext. 654

215 Dean A. McGee, Room 307

Hours: 8:00-4:00

Closed for lunch 1-1:30

#### Northwest Branch Ext. 657

3030 NW Expressway, Suite 1039

Hours: M-F 8:30-5:00

Closed for lunch 11-12

#### Federal Complex Branch Ext. 658

301 NW 6th, Room 005

Hours: M-F 8:00-5:00

#### Reno & Portland Branch Ext. 655

4025 W. Reno, Room 1064

Hours: M-F 7:00-5:00

#### Norman Branch Ext. 656

2701 E. Imhoff Road, Room C-131

Hours: M-F 7:30-5:00

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

# NCUA

National Credit Union Administration, a U.S. Government Agency





### C U Service Centers' opening date for their new Midwest City Branch

The Credit Union Service Centers of Oklahoma announced the opening date of **June 29<sup>th</sup>, 2009** for its newest Midwest City Service Center. The new service center will be located at 232 S. Air Depot, Midwest City, about 5 blocks away from its current site.

The new location features an all new décor, enhanced security features, and improved access and parking.

"The décor is upbeat and vibrant," said Jeff Cullison, VP/COO. "We used blues and greens for the walls, while letting the teller line be the highlight for our lobby. Each window has wing walls to improve privacy for the member and to enhance the personal touch we try to achieve. The line has hidden bullet resistant barriers surrounding the teller window while being attractive and service oriented. The teller line was constructed with a modular approach so initial installation and future modifications are made easier and faster."

The new branch has 5 standard teller windows and one ADA compliant window for member convenience. There is a lobby office to help serve members with specific needs or privacy requirements.

The opening of the branch was achieved in less than 30 days. Building construction was done by Caston Construction, Oklahoma City. The teller line fixtures were sourced through Federal Protection Inc., Springfield, MO.

## New Website Design



Visit our Website to experience all the new changes and additions we have incorporated. We have added our new Kids Clubs — Kirby Kangaroo® Club and CU Succeed®. Take a look at the expanded information for our "Repos for Sale", we have several to choose from. Our **HOME BANKING/USE@HOME** has some new features as well. For your security when you log into USE@HOME you will be instructed to implement new settings, some for our additional security feature that will have multi-level authentication. Complete instructions are available on the home page and the ONLINE BANKING/USE@HOME page. The website address has not changed, it is still [www.usecreditunion.org](http://www.usecreditunion.org).

# ONLINE BANKING



## Earn a chance for a 42" LCD TV!

During the months of July and August when you open a **NEW Home Equity Line of Credit\*** with us you will receive a chance to win a 42" LCD TV. Take advantage of our Rates that are at historic low levels. Enjoy your summer with a fun family vacation or maybe some home improvements. Let us help make your dreams come true and have a chance to win this great TV!

\*Minimum NEW HELOC required is \$5,000.

### Enhanced Tax Credit Provides Outstanding Opportunity for Home Buyers

In its efforts to stimulate the economy and revive the housing market, Congress has enacted legislation providing a tax credit of up to \$8,000 for first time home buyers.

Time is of the essence for buyers who want to take advantage of this opportunity. Only homes purchased on or after January 1, 2009 and before December 1, 2009 are eligible.

Check with your tax advisor for qualifications and additional information.



*In Memory of  
Charles "Charley" Payne, Jr.  
January 26, 1925 to May 4, 2009.*

*Charley served the Credit Union  
for over 21 years.*

*Our friend touched so many lives  
and will be missed by all of us.*



# KIDS CORNER



## “A Fun Way to Learn About Money”

The Kirby Kangaroo® Club is a savings program designed especially for kids up to 12 years of age. Best of all, the club is FUN and FREE!

Just open a savings account and your child is automatically enrolled in the Kirby Kangaroo® Club. You will receive a Free gift, personal membership card, Quarter saver book, access to a fun website, special just-for-kids mailings, and invitations to cool events. Come learn the value of saving by working towards incentives and prizes designed just for kids like you. Come by the Credit Union to make a deposit and earn Kirby dollars. Save your Kirby dollars to earn prizes such as a flash light, paint set, sunglasses, binoculars, and much much more! Talk to one of our Member Service Representatives for a list of prizes. Visit our website [www.usecreditunion.org](http://www.usecreditunion.org) and click on the Kid’s Club to link to the Kirby Kangaroo® website. Here you will be able to play games, read stories, read jokes, and even send one of your own jokes to Kirby. Kids be careful, your parents might be able to beat you in Pac-Man or Space-Out.



## “Helping Teens Succeed in Finances and Life”

CU Succeed® is our new teen savings and financial education program. Come by the credit union to open up an account and be automatically enrolled into CU Succeed®. These accounts and services are designed just for our teen members ages 13-19. You will receive a quarterly newsletter and access to the CU Succeed® website. You will get practical advice on balancing a checking account, how to get an auto loan, managing credit effectively, learning to budget and plan ahead. All this is provided to you by USE Federal Credit Union for FREE!! Ask a Member Service Representative for details!

# Holiday Closings

July 3.....Friday.....Independence Day  
July 4.....Saturday....Independence Day  
September 7...Monday.....Labor Day



## FEEL WILD. GIVE BLOOD.

Oklahoma Blood Institute and USE Federal Credit Union are teaming up for a blood drive at the Main Branch located at 4301 S. Interstate 44 on August 7th from 9:30am-1:30pm. You will need to make an appointment by calling 405-685-6200 ext. 100 or by going on line at [www.obl.org](http://www.obl.org).

Donate blood with Oklahoma Blood Institute this Summer and Receive:

- ◆ Free T-shirt
- ◆ 2 tickets to the OKC Zoo
- ◆ Health Screenings
- ◆ Members for Life Points



As of 05/31/2009

### Treasurer’s Report

Total Assets.....	\$103,379,842.06
Shares.....	\$ 40,970,905.67
Share Drafts.....	\$ 11,406,713.94
Share Certificates.....	\$ 29,995,171.92
IRA’S.....	\$ 6,904,619.91
Loans.....	\$ 51,844,132.83
Members.....	13,981

Treasurer, Jasper Phipps

### Dividends Paid\*

July 1, 2009 for 2nd Quarter 2009  
Share Draft Accounts: .40% Annual Percentage Yield  
Share Accounts: 1.00% Annual Percentage Yield

\*DIVIDENDS ARE CALCULATED BASED ON AVERAGE DAILY BALANCE OF THE DIVIDEND PERIOD. DIVIDENDS ARE PAID MONTHLY ON SHARE DRAFT ACCOUNTS AND QUARTERLY ON SHARE ACCOUNTS. CALL ANY OFFICE FOR MORE INFORMATION ABOUT RATES AND FEES.