

MONEY MATTERS

4th Quarter

December 2010



Northwest Expressway Branch Opens

Special points of interest:

- Northwest Expressway Branch Opens
- 73rd Annual Meeting
- Auto Loan Promotion
- 2010 Financial Information

Watch us Grow.

To better serve our members we have moved our Northwest Branch to 2705 Northwest Expressway. The branch is a free standing building located just west of the Charcoal Oven restaurant.

The 2,200 square foot building has two drive thru lanes and a drive thru 24 hour ATM machine which is part of the ATM Zone. We have two loan officers that are available to serve your lending needs .

For your safety this branch features a state of the art

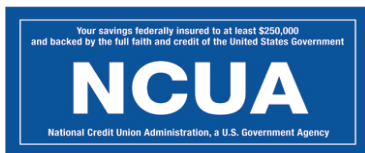
security entrance. This is the for of its kind in an Oklahoma financial institution. We have expanded the hours of this branch to

Friday from 7:30am – 6:00pm and Saturday 8:00am-12:00pm. Stop by and visit the new branch.



match the current hours of our main branch.

Our lobby hours of operation will be Monday thru Friday 9:00am to 5:00pm and the drive thru will be available Monday thru



Credit Union Offices & Hours

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
24 hour ATM
www.USECreditUnion.org
Phone 405-685-6200
Fax 405-682-6235
Toll Free 1-800-227-6366
USE 24 Telephone Teller
405-682-7400

Downtown Branch Ext. 654

215 Dean A. McGee, Room 307
Hours: 8:00-4:00
Closed for lunch 1-1:30

Reno & Portland Branch Ext. 655

4025 W. Reno, Room 1064
Hours: M-F 7:00-5:00
24 hour ATM

Norman Branch Ext. 656

2701 E. Imhoff Road, Room C-131
Hours: M-F 7:30-5:00

Northwest Branch Ext. 657

2705 NW Expressway
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
24 hour ATM

Federal Complex Branch Ext. 658

301 NW 6th, Room 005
Hours: M-F 8:00-5:00



Annual Meeting
Moore/Norman
Tech Center located
at 13301 So. Penn,
Oklahoma City, OK

What could
you do with a
lower car
payment and an
extra **\$100?**



Important Credit
Cardholders notice of
statement date.

73rd Annual Meeting

Come join us for our 73rd Annual Meeting, Saturday, March 12, 2011, 6:00pm at the Moore/Norman Technology Center located at 13301 So. Pennsylvania Ave., Oklahoma City, OK.

Tickets will be available January 24, 2011 at any of our branches. Seating is limited and will be on a first come first serve basis. Tickets for Adults are \$7, Children 4-12 years \$5 and Children 3 years and under free. We will have gifts and special drawings for prizes.

There will be free parking and once again this year we will

has recorded, written and/or played live with Glen Campbell,



have live entertainment. This year's entertainment will be Steve Crossley.

Steve plays many venues around the Oklahoma City Area. He

Burton Cummings, Roger Miller, Percy Sledge, the Drifters, the Coasters, the Platters and many others. Get your tickets early so you can attend USE Federal Credit Union's 73rd Annual Meeting.

We can help you keep more money in your pocket each month!

During the month of January when you refinance your auto loan from another financial institution, we will provide you with our lowest loan rate possible and **\$100.*** Auto loans for new and used cars are as low as 3.25% APR.

What is your current loan rate for your auto? Let us help you keep more money in pocket each month and reward you with **\$100***. Contact us today and see how much money we can save you.

We have the friendliest loan officers in Oklahoma that are ready to help you with your lending needs.

*Your annual percentage rate is based on your credit history. Must be a loan refinanced from another financial institution. A minimum \$10,000 loan is required to receive \$100 offer. Offer expires January 31, 2011, with approved credit. Some restrictions may apply.

Attention Credit Card Holders:

The credit union is migrating all of our card products to the same statement date. This will only affect our cardholders with a statement date of the 18th. A statement message was included in your monthly statements in September, October and November that read:

****PLEASE MAKE NOTE OF THE UPCOMING CHANGE IN TERMS** EFFECTIVE JANUARY 2011 YOUR**

STATEMENT CLOSING DATE & DUE DATE WILL CHANGE. YOUR MONTHLY STATEMENT WILL BE

ISSUED ON JANUARY 3, 2011 WITH A PAYMENT DUE DATE OF JANUARY 28, 2011. ALL FUTURE

MONTHLY STATEMENTS WILL BE ISSUED AROUND THE 2ND OF EVERY MONTH.

We appreciate your cooperation and understanding with this transition. If you have any questions or concerns please contact us for further clarification.

Take a good look at our Visa Credit Card and really see the Advantages.

- ◆ **Low fixed rates** – (Rate doesn't change if there is a late payment)
- ◆ **10 Day Grace Period** – No late fees during that time. Convenient payment from Credit Union Savings or Draft Checking
- ◆ **No Annual Fee**
- ◆ **No Cash Advance Fees**
- ◆ **No Balance Transfer Fees**
- ◆ **Convenience Checks**- No Fees
- ◆ **Interest FREE for 25 days** on Purchases
- ◆ **Online Statement and Payment**
- ◆ **Accidental Travel Insurance**

Apply for your Visa credit card today and start enjoying all these benefits. With your new card take advantage of our February-March 2011 Balance Transfer Promotion!



You don't need a magic ball, you need USE Federal Credit Union to help you with your mortgage needs.

Whether you are applying to purchase a home or refinance your rate of interest, USE Federal Credit Union is the best choice you can make for a home mortgage. Other financial institutions see numbers. We see people. Your home mortgage needs are important to us and we will provide the loan product that best suits your individual needs. Contact us today and let us help you with your mortgage questions.

Board of Director Elections

The Nominating Committee, consisting of Bill Davis Chairman, Carl Higgins and Helen McCracken, are now seeking candidates among the members of the credit union to fill three positions available on the Board of Directors. Nominations for Board positions will be accepted through December 11, 2010. In accordance with the credit union's bylaws, it is the duty of the Nominating Committee to nominate at least one member for each vacancy on the Board of Directors. Members interested in being nominated should submit a letter of intent along with your qualifications to:

US Employees Federal Credit Union
Nominating Committee
P.O. Box 44000
Oklahoma City, OK 73144

Any member who is not nominated may file a petition, signed by at least 1 percent of the members (146), to have his/her name appear on the ballot. Petition forms are available in USEFCU's Main Office. Nominations by petition must be filed with the secretary of the Credit Union by February 1, 2011.

Nominations shall not be made from the floor at the Annual Meeting unless there is no nominee for a position to be filled.

Credit Union officials serve in an unpaid volunteer capacity and must be available to attend regular meetings as required by their particular position. The prospective director, in addition to being agreeable to the placing of his or her name for nomination and accepting office if elected, must be a USEFCU member in good standing, be willing to submit to a background check, and be bondable by the Credit Union insurance carrier.

The election will take place at the Annual Meeting which is scheduled for March 12th, 2011 and all USEFCU members are welcome.

Kids Corner



Our Annual Easter Egg hunt for kids 0-12 years old will be Saturday, April 16th, 2011 at 1:00pm located at the Main Branch. The Easter Bunny will be there to have pictures with the kids. The credit union will provide cookies, punch, games, a drawing for a boy's and girl's bike and of course the Easter egg hunt. If you bring a toy for Toys-For-Tots toy drive you will receive an additional chance for the bike drawings. Come enjoy the fun and get your picture with the Easter Bunny. Don't forget that you can open a share savings account and start earning Kirby dollars. Kirby dollars can be redeemed for great prizes. Ask one of our representatives for details.



Check out our website at our teens financial network, ages 13-19 and learn how balance a check book, budget for a car or college, or how to apply for a job along with other cool activities and blogs.

Holiday Closings

December 31, 2010, Friday.....New Year's Eve
 January 1, 2011, Saturday.....New Year's Day
 January 17, 2011, Monday.....MLK's Jr. Day
 February 21, 2011, Monday.....President's Day

As of 11/30/2010

Treasurer's Report

Total Assets.....	\$114,,579,185.97
Shares.....	\$ 41,357,462.52
Share Drafts.....	\$ 11,675,115.90
Share Certificates.....	\$ 35,374,826.25
IRA'S.....	\$ 6,808,554.89
Money Market	\$ 4,769,601.34

Dividends Paid*

December 31, 2010 for 4th Quarter 2010

Share Draft Accounts: .35% Annual Percentage Yield

Share Accounts: .50% Annual Percentage Yield

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

We're on the web:

www.usecreditunion.org