



**March 2010  
1st Quarter**

**Special points  
of interest:**

- Visa Cards not alike
- Reverse Mortgage Seminar
- Enterprise Car Sale
- Important Dividend Notice

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**MONEY MATTERS**

**"Exceptional Service Every Time"**



**USE Federal Credit Union Members:  
We'll give you Blue Book®  
Trade-In Value on your vehicle  
PLUS \$500!**

**And, We'll Pay Half Of Your Tax,  
Title & License Fees Up To \$500!**

Upon used vehicle purchase from Enterprise Car Sales.

**April 1 - 30, 2010**

Call 405 685-6200 to get pre-approved by USE FCU today!

**Visit Us At Enterprise Car Sales**

- Oklahoma City - 433 E. Memorial Rd. ....405 752-9320
- Oklahoma City - 7500 S. Shields .....405 831-9111
- Oklahoma City - 2100 W. Reno Ave.....405 415-8014



\*Blue Book Trade-In Value is based on Kelley Blue Book's Best Resale Value Award. Blue Book's Best Resale Value Award is based on average depreciation of new vehicles. Approximate resale value is an estimate and does not include Blue Book Trade-In Value. Trade-In Value is not available for your vehicle. Enterprise will provide a fair and competitive offer for customer's vehicle. Additional trade-in value of \$500 is not available on vehicles without a Blue Book Trade-In Value on their Enterprise Car Sales vehicle at purchase. Customer is responsible for any current vehicle pay-off records. Enterprise offer. Customer must provide required proof of insurance and all other necessary paperwork to transfer title. Restrictions apply. See dealer for complete details. Offer valid when purchased title valid from 4/1/10 - 4/30/10. Vehicle must be financed using standard financing terms through USE Federal Credit Union to qualify for payment. Offer is subject to 1% of fee. Title & License fees up to \$500 will be paid by Enterprise. All vehicles are appropriate for financing of vehicle. This offer is valid for 60 days from the date of purchase during the promotional dates listed above. Offer ends when 7 Day Repurchase agreement is reached. No cash advance. Cannot be combined with any other offers. Not all organizations participate. For more information please contact your local branch or call 405-685-6200. ©2010 Enterprise Car Sales. All rights reserved.

Preview our great selection of quality vehicles at [cuautodeals.com](http://cuautodeals.com)

**Credit Union Offices & Hours [www.USECreditUnion.org](http://www.USECreditUnion.org)**

**Phone 405-685-6200  
Fax 405-682-6235  
Toll Free 1-800-227-6566  
USE 24 Telephone Teller  
405-682-7400**

**Main Branch**  
4301 S. Interstate 44  
Lobby Hours: MF 9:00-5:00  
Drive-Thru Hours: MF 7:30-6:00  
Drive-Thru Hours: Saturday 8:00-12:00  
24 hour ATM

**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: MF 8:00-5:00

**Reno & Portland Branch Ext. 655**  
4025 W. Reno, Room 1064  
Hours: MF 7:00-5:00  
24 hour ATM

**Norman Branch Ext. 656**  
2701 E. Imhoff Road, Room C-131  
Hours: MF 7:30-5:00



# AutoCash

## “Get a FREE \$20 gas card just for visiting.”

**OR** Finance with and receive a \$50 VISA® gift card!



Why go Anywhere Else?

### DEALER FAX BACK REQUEST FORM

**1 BOX:**  **FREE \$20 Gas Card** (CU Membership Required) **OR**  **RECEIVE** a \$50 VISA Gift Card with USE FCU Loan

From: Dealer \_\_\_\_\_  
Sales Rep \_\_\_\_\_ Date \_\_\_\_\_

To: **FAX: 440-247-8106** AutoLine Marketing Group, c/o USE FCU

Re: Name \_\_\_\_\_  
Address \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

\*Free gas awarded. \$20 in credit on one Shell 20 Gallon per barrel per year. The Shell Gift Card can be used only for purchases of goods and services at Shell stations in the U.S. Shell Oil Products US and is subject to certain restrictions and conditions of use. In the event of a change in ownership of the station, the station operator is limited to filling gift requests only if approved in advance. Credit Union Membership Required. Receive a dealer today! PLEASE NOTE: Gift requests must be faxed to AutoLine by participating dealer and are not valid without a completed copy of this form provided dealer and/or 30 days after expiration of this promotion.

**PRE-APPROVED:** CU Referral # \_\_\_\_\_ Branch \_\_\_\_\_

**PROMOTION DATES: APRIL 1 - JUNE 30, 2010**

The coupon program and materials used to implement this program are subject to pending and/or future credit review and approval.

### Here's How It Works!

**1** Receive a FREE \$20 Shell gas card by bringing this coupon to a participating dealership.

**OR**

Upgrade that to a \$50 VISA gift card if you purchase a vehicle from a participating dealership and finance it through USE FCU! Call or visit USE FCU to get pre-approved or tell the dealer you want USE FCU financing.

**2** The dealer will fax the coupon to AutoLine for fulfillment and return a copy to you as your receipt. (Allow two weeks for delivery)

Visit a participating dealer and receive your



**\$20 Shell Gas Card**  
no purchase required.

**OR**

Finance with USE FCU and receive a




**\$50 VISA® Gift Card**



Questions?  
Call 405-685-8200  
or visit us at  
[www.usecreditunion.org](http://www.usecreditunion.org)

Promotion Dates:  
April 1 - June 30, 2010

AutoCash 



**DAVID STANLEY DODGE**  
7609 SE 29th St.  
MVC  
**405-737-3700**  
Ask For Terry Bennett

**HYUNDAI SUBARU**

**AUTOMAX HYUNDAI SUBARU**  
551 N. Interstate Dr. • Wichita  
**405-364-2000**  
Ask For Sales Manager  
**AUTOMAX HYUNDAI**  
1701 J.C. Walker • OKC  
**405-634-8900**  
Ask For Sales Manager  
**AUTOMAX HYUNDAI**  
1-48 & Sunnylane • Del City  
**405-606-4000**  
Ask For Sales Manager



**HUDIBURG NISSAN**  
200 E. I-240 Service Road  
OKC  
**866-472-7906**  
Ask For  
Darryl Johnson



**AUTOMAX DODGE CHRYSLER JEEP LLC**  
4141 N. Harrison • Shawnee  
**405-275-1104**  
Ask for Joe York



**SMICKLAS CHEVROLET**  
8500 N.W. Expressway  
OKC  
**405-943-5721**  
Ask For  
Steve Perceci



**BOB HOWARD TOYOTA**  
12929 N. Kelley Ave.  
OKC  
**405-936-8600**  
Ask For Paul Smith



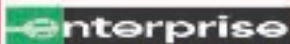
**BOB HOWARD HONDA**  
13201 N. Kelley Ave.  
OKC  
**405-478-5055**  
Ask For Dennis Davis



**HUDIBURG TOYOTA SCION**  
5800 Tinker Diagonal  
Midwest City  
**405-741-4451**  
Ask For Michael Boone or Marilee Griffin



**BOB HOWARD FORD**  
2001 West Reno Ave.  
OKC  
**405-232-7171**  
Ask For Mike Hollman



**ENTERPRISE CAR SALES**  
MIDWEST CITY  
**405-733-0741**  
SOUTH OKC  
**405-631-9111**  
NORTH OKC  
**405-752-9320**



**HUDIBURG CHEVROLET**  
6000 Tinker Diagonal  
MVC  
**800-917-6198**  
[use@hudiburg.com](mailto:use@hudiburg.com)  
Ask For Robbie Birnie  
or Keith Ordway



## USE our Visa Credit Card

Not all Visa Credit Cards are alike. A USE Federal Credit Union Visa Card is one of the best credit cards you can have. Take a look at the advantages of our card vs. a bank credit card.

- **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**

Contact us today at any branch or download an application from our website and start enjoying all these benefits.

## New Member Rewards are Back!

Every new member that joins our credit union during the months of April or May will be rewarded \$5 into their new account and receive a gift. Our current members already enjoy and understand the valuable benefits of being a credit union member. When a current member refers a new member to the credit union they will receive \$5 into their current account. Refer a friend or family member to USE Federal Credit Union and when they become a member you both will receive your reward!



## WE DO MORTGAGES!

Here at USE Federal Credit Union we have a full mortgage lending department.



Conventional Mortgage Loans  
FHA Loans  
Refinance Mortgage Loans  
2nd Mortgages  
HELOC  
Reverse Mortgages  
Equity Purchases

Ask us about First Time Home Buyers credit.

Contact Ron, Jennifer or Ashley  
at 685-6200  
or 1-800-227-6366



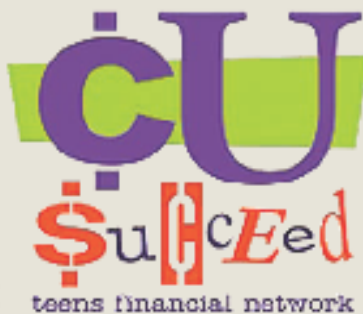
## KID'S CORNER



### KIRBY KANGAROO CLUB

Mark your calendars for Wednesday October 27th, Trick or Treat at the Credit Union. Have a GREAT SPRING and don't forget that you can open a Share account and start earning Kirby dollars. Redeem your Kirby dollars for great prizes. Ask one of our Member Service Representatives for details.

Need to learn how to save money, how to write a check, how to balance a check book or how to budget for a car and even save for college? Come to our Budget Boot Camp!



**Watch for details!**

### Reverse Mortgage Seminar

May 25, 2010 5:00pm

At the Main Branch located at  
4301 S. I-44 Service Rd  
Oklahoma City, OK 73119  
405-685-6200

**RSVP Seating is limited!  
Contact us today!**

Live Debt Free, Live Comfortably,  
Live Retirement

**come join the fun!**

**We will provide food and prizes.**



## Holiday Closing

May 31st - Monday Memorial Day

### As of 02/28/2010 Treasurer's Report

Total Assets	\$ 109,142,562.49
Shares	\$ 41,286,373.85
Share Drafts	\$ 11,467,516.85
Share Certificates	\$ 33,070,300.28
IRA'S	\$ 5,741,149.17
Money Market	\$ 2,521,537.74
Loans	\$ 57,656,015.14
Members	14,362

*Treasurer, Jasper Phipp*

## Dividends Paid\*

March 31, 2010 for 1st Quarter 2010

Share Draft Accounts:

.40% Annual Percentage Yield

Share Accounts:

.65% 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.

