



**Sept. 2010
3rd Quarter**

MONEY MATTERS

"Exceptional Service Every Time"

Special points of interest:

- Membership Rewards
- New Checking Account Rewards
- Grand Opening of New Lobby
- Win an Apple iPad
- NW Expressway Branch is relocating

Inside this Issue

- 1 Member Appreciation Month
- 2 New Credit Card Offer and Benefits
- 2 Vehicle Service Agreements
- 2 Overdraft Protection Information
- 3 NW Expressway Branch Moves
- 4 Kid's Club
- 4 Holiday Closings
- 4 Important Dividend Notice

October is Member Appreciation Month

Membership Rewards: During the month of October you can earn a reward for bringing in a new member to USE Federal Credit Union. Family members, coworkers and their families can become a member of our credit union. And when they become a member, they will receive \$5 and you earn \$5. It is so easy to share the valuable membership of USE Federal Credit Union! Contact any branch for a member reward form, return it to a teller and let us reward you for sharing your credit union with others.

Checking Account Rewards: During the month of October when you open a new checking account with an activated debit card we will match up to \$25 of your initial deposit. If you decide to add net direct deposit* to your new account you will earn an additional \$25. Contact us for additional details.

Kirby the Kangaroo will be giving double Kirby dollars during the month of October.

*net direct deposit is a direct deposit from your company after deductions. First direct deposit must be received within 30 days of account activation. Some restrictions may apply contact us for additional details.

Win an Apple iPad!



Every member that is signed up for E-statements will have a chance to win an Apple iPad. The drawing for Apple iPad will be December 15th. If you haven't signed up for E-statements it is very easy. You can request E-statements online under home banking or contact any member service representative to activate your E-statements. And when you do will have the chance to win an Apple iPad.

Mark your calendar for Thursday, October 21st. You are invited to the grand opening of our Main Branch's newly remodeled lobby. Oct. 21st is also International Credit Union Day. Come by and see the new lobby and enjoy the festivities. We will have cake, drinks and giveaways during the day. At 5:00pm we will have a seminar about Reverse Mortgages. Hope to see you there.

Credit Union Offices & Hours

www.USECreditUnion.org

Phone 405-685-8200
Fax 405-682-8235
Toll Free 1-800-227-6868
USE 24 Telephone Teller
405-662-7400

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
 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
 3050 NW Expressway, Suite 1059
 Hours: M-F 8:30-5:00
 Closed for lunch 11-12

Federal Complex Branch Ext. 658
 301 NW 8th, 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
 24 hour ATM

Norman Branch Ext. 656
 2751 E. Imhoff Road, Room C-131
 Hours: M-F 7:30-5:00



Watch Us Grow!



We are proud to announce that we are moving our Northwest Branch into a new building located at 2705 NW Expressway, OKC. The branch is scheduled to open sometime in December 2010. It will have 2 drive thru lanes, a drive up ATM and of course the friendliest staff in Oklahoma ready to serve you for all your financial needs.



Membership and Volunteers Needed For the Friends of Metropolitan Library

To learn more about the Friends of the Library visit their website at www.mlsfriends.org where you will also find a membership form if you are interested in joining our organization to support libraries.

With each membership you receive tickets to the Friday evening 'Members Only' event at Book sale. A form is also available online to sign up take part as a volunteer System. The Friends of the Metropolitan Library System is a non-profit organization that was formed in 1978 for the purpose of maintaining an association of persons interested in books and libraries; focusing public attention on library services, facilities and needs of the Metropolitan Library System; stimulating gifts of materials and providing support to the 17 libraries in the system. Their office is located at the Downtown Library, 300 Park Ave., Oklahoma City, OK 73102 and the phone number is 605-3763 for more information or stop by any branch for membership information or form.

Their main source of revenue is an annual Book Sale, which is held the last full weekend in February at the Oklahoma State

Fairgrounds. They are in the process of planning for the next sale in 2011, which will be their 32nd anniversary of the event. The proceeds of the sale go back to the library system in the form of grants for equipment, materials and programs, and so far they have returned \$2,743,695.00 in grants to the various libraries. Their task could not be accomplished without the dedication of many volunteers. Approximately 800 volunteers are needed in order to put on the Book sale each year from the move to the fairgrounds, setting up for the sale and the actual work at the sale over Friday evening, Saturday and Sunday.



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.

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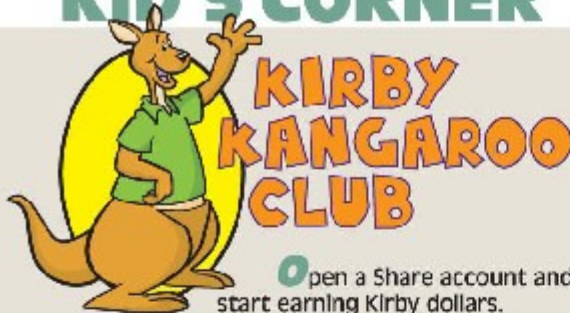
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KID'S CORNER

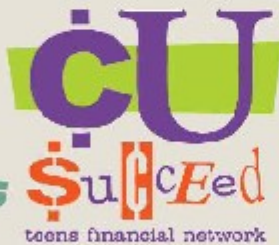


Open a Share account and start earning Kirby dollars.

During the month of October you can earn double Kirby dollars. Not only do you earn dividends on your savings you can earn Kirby dollars and redeem them for prizes. Contact one of our Member Service Representatives for details!

Mark your calendars for Wednesday, October 27th 4:00-6:00pm and come Trick or Treat at the Credit Union. Every trick or treat will receive a framed Free Picture and have a chance to win a really cool bike. We have contacted Santa Claus about visiting the credit union in December. We are happy to say that Santa will be at the main branch December 10th from 3:00-5:00pm. Santa will have special treats for the good boys and girls and there will be a drawing for a girl's and a boy's bike.

CU
Succeed
Members
13-19!



Visit the CU Succeed website and learn how to save money, how to write a check, how to balance a check book, how to budget for a car, or even save for college. Check out our website and see how much fun you can have exploring the financial world.



Holiday Closing

October 11th - Monday	Columbus Day
November 11th - Thursday	Veteran's Day
November 25th - Thursday	Thanksgiving
December 24th - Friday	Christmas
December 31st - Friday	New Year's

Reverse Mortgage Seminar

October 21, Thursday 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.

As of 08/31/2010 Treasurer's Report

Total Assets	\$ 114,608,314.32
Shares	\$ 41,942,491.39
Share Drafts	\$ 11,181,600.91
Share Certificates	\$ 34,351,022.42
IRAS	\$ 8,577,441.36
Money Market	\$ 4,383,223.89
Loans	\$ 61,233,675.94
Members	14,672

Treasurer, Jasper Phipps

Dividends Paid*

August 31, 2010 for 3rd Quarter 2010

Share Draft Accounts:

.35% Annual Percentage Yield

Share Accounts:

.50% Annual Percentage Yield

Money Market Accounts:

.75% Annual Percentage Yield

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