

MONEY MATTERS

2nd Quarter

June 2011



Home Equity Line of Credit

2.99%*

Special points of interest:

- HELOC Special Offer
- 7.99% Back to School Special
- 1% Cash Back Debit Card
- Home Buying Seminar
- In Memory of Tommie Campbell
- Usemortgage.org
- Auto Loan Rates 3.25%APR

If you have equity in your home you can take advantage of one of the best loan offers around. USE Federal Credit Union is offering a special HELOC at 2.99%APR* valid through 1-01-13. This type of loan is perfect for many members because of its convenience. Once the credit line is established, you have immediate access to cash when you need it. Many homeowners use HELOCs to pay for their children's tuition, home improvement, vacations, storm shelter, vehicles, just about any large ticket item. The interest rate paid on your HELOC may be tax-deductible; check with your attorney or tax consultant.

- No Prepayment Penalties
- No Points
- No Annual Fees
- No Origination Fees
- Up to \$100,000 Special Offer*
- 2.99%APR until 1/1/2013*

*Annual Percentage Rate Variable, Special Offer valid through 1/1/2013. Maximum loan amount \$100,000 and minimum loan amount \$5000. Other restrictions may apply. Contact one of our mortgage specialists for additional details.

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HELOC Loan Advantages

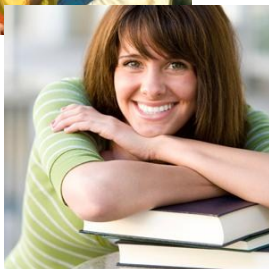
BACK TO SCHOOL SPECIAL

7.99%APR*

It's that time of the year when you may need to find some extra money for those growing school expenses or you just experienced an unexpected large expense.

USE Federal Credit Union is offering a **7.99%APR*** unsecured loan for 12 months. This rate will be for a limited time. Contact one of our friendly loan officers today and see how they can be of help at **405-685-6200** or toll free **1-800-227-6366**.

*Annual Percentage Rate with approved credit, some restrictions may apply contact us for additional information.



1% Cash Back from your USE Federal Credit Union Debit Card, and It's FREE!

Cash-back debit cards could be a good fit for you if you'd like to earn rewards on your purchases, but aren't a fan of cash-back credit cards. While earning rewards on a credit card is nice, however if you carry a balance the interest charges will easily exceed any cash or points you earn. USE Federal Credit Union is now providing CardCash with their debit card!

CardCash 1% cash-back debit card program highlights:

- **Remember when using your debit card always use the credit option.**
- The program is **FREE** for checking account holders with a USE Credit Union debit card.
- You can register your card at **www.cardcash.us/usecreditunion**.
- Current email address required to receive cash-back e-statements. If you have multiple cards for one account, you will receive combined cash back.
- If your card is lost or stolen, your cash back will be transferred to your new card.
- You get 1% cash back on debit card purchases monthly when you exceed \$250 monthly.
- Cash back is rewarded annually.



The Best Cash-Back Debit Card

The best card is the one that gives you the most flexibility to earn cash while not having to alter your current spending habits. CardCash is an exceptional all-purpose cash-back debit program that features 1% cash back everywhere you use your card. By using your CardCash debit card, you can accumulate up to \$250 cash back – but without overspending to do it. With CardCash you can be assured of having the best debit card cash-back program and maximize your cash back up to \$250 per year!

FREE Home Buying Seminar, Thursday, July 28th, 6:00pm



usemortgage.org

Buying a home can be both exciting and enjoyable, and sometimes a little intimidating. At USE Federal Credit Union, we want to take the fear out of buying a home. That's why we are offering a **FREE** home buyer seminar on **Thursday, July 28th, 6:00pm**. Our seminar will take you through the entire home buying process

and familiarize you with mortgage terminology. Favorable interest rates and extremely attractive home prices combined, make this a great time to purchase a new home. If you're a first time home buyer and unsure about the home buying process, this **FREE** seminar may be just

what you're looking for. Attend our seminar and gain the confidence necessary to make the best home buying decisions for you and your family. The seminar begins at 6:00pm with free food. For reservations call 405-685-6200 Candice ext. 129 or Hope ext. 160.

In memory of Tommie Campbell

Tommie Campbell, former President/CEO of U.S. Employees Federal Credit Union, passed away on May 31st, 2011. Tommie started as a teller at the credit union in 1965. She was named President of the credit union in 1970 and served in that capacity until her retirement in 2002. During her tenure the credit union grew from approximately \$2,000,000 in assets to over \$77,000,000, expanding from one small office to five locations at the time of her retirement.



Tommie was actively involved in supporting the credit union movement in Oklahoma, serving on numerous boards and committees.

Tommie Campbell touched so many lives, she will missed by all of us.

USEMORTGAGE.ORG



Are you interested in buying or refinancing a home? Do you need to do some major home repairs or improvements and would like to have the convenience of using the equity of your home? Our goal at USE Federal Credit Union is to provide the highest level of service at competitive rates. Visit our website at www.usemortgage.org and utilize the valuable tools that are available to help you make those important financial decisions. You can check and monitor rates, access easy calculators to see how much you can save, learn about the loan process and have the convenience of applying online .

Applying online is as easy as 1-2-3. You can apply now in as little as 20 minutes.

1. Apply and complete the online application.
2. When you have completed the application, click submit and your information will be reviewed for instant online approval.
3. A USE Federal Credit Union Mortgage Specialist will follow up to answer your questions.

Our Mortgage Specialists are only a phone call away if you need help. Contact us at 405-685-6200.

Kids Corner

Kirby Kangaroo Club

Check out our website and see all the fun games, jokes, stories and projects that are available to you. Be sure to check your mail box for your Kirby Kangaroo Club summer newsletter. And don't forget to cast your vote on the poll box. Hey Kids you can earn your Kirby dollars when you make deposits at the credit union. Kirby dollars can be redeemed for great prizes. Ask one of our representatives for details or come by the main branch and see all the prizes you can earn. Have a GREAT SUMMER!

CU Succeed

Summertime is here and it is a great time to explore our website just for teens. CU Succeed is a financial network for teens, ages 13-19. Get tips on how to apply for a job or learn how balance a check book, budget for a car or college along with other cool activities and blogs.

We're on the web:

www.usecreditunion.org



Holiday Closings

July 4, 2011.....Monday....Independence Day

September 5, 2011...Monday.....Labor Day

As of 05/31/2011

Treasurer's Report

Total Assets.....	\$118,493,169.89
Shares.....	\$ 43,859,424.23
Share Drafts.....	\$ 11,983,756.36
Share Certificates.....	\$ 35,4106,194.87
IRA'S.....	\$ 8,339,366.02
Money Market	\$ 4,936,135.99

Dividends Paid*

June 30, 2011 for 2nd Quarter 2011

Share Draft Accounts: .30% Annual Percentage Yield

Share Accounts: .40% 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.

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