

MONEY MATTERS

3rd Quarter

September 2011



AUTO LOANS as low as

2.74%^{APR*}

Special points of interest:

- Auto Loan Rates as low as 2.74%^{APR}
- Holiday Loans 7.99%^{APR}
- Home Buying Seminar
- Security Tips
- Annual Meeting
- Kid's Club –Trick or Treating and Santa is Coming to the Credit Union information



That's right, auto loan rates are as low as 2.74%^{APR*} when you have direct deposit to your USE Federal Credit Union Free Checking Account. The new 2012 cars are coming out now and there are great prices and savings on 2011 new cars.

If you are thinking about taking advantage of these great prices for a new or used car, contact us first to get pre-approved for a low interest auto loan. Our friendly loan officers are available to review your current financial status and help you get that new car that you deserve.

Also, if you currently have an auto loan with a different financial institution let us help you lower those monthly payments. If you refinance your car from another financial institution we will reward you with **\$100****.

USE Federal Credit Union has exceptional rates, service and products to help meet the needs of your family. Contact us or come by one of our six convenient branches today and let us help you with your financial needs.

*Annual Percentage Rate with approved credit, includes .25% discount for net direct deposit checking account. Current rate is subject to change some restrictions may apply, contact us for details.

**Refinance must be from another financial institution, minimum loan amount \$5,000 and other restrictions may apply.

Holiday Loan SPECIAL

7.99%^{APR*}

It's that time of the year when you may need to find some extra money for those holiday or gift purchases or maybe 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.

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

FREE Home Buying Seminar, Thursday, Oct. 13th, 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 Buying Seminar on Thursday, October 13th 6:00pm**. Our seminar will take you through the entire home buying process and familiarize you with mortgage ter-

minology. Favorable interest rates and extremely attractive home prices com-



bined, 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**.

Security Tips

While anyone can fall prey to fraud and identity theft, there are many ways to minimize your risk. USEFCU recommends these tips to help protect your security:

- Be cautious when providing personal information such as your Social Security number and account or credit card information over the telephone, in person or on the Internet.
- Protect your Social Security number and the Social Security numbers of your children and other family members by not carrying them in your wallet.
- Report lost or stolen checks, credit or debit cards immediately. By requesting a stop payment, USEFCU will block payment on the check numbers or account numbers involved.
- Store cancelled checks, new checks and account statements in a safe place.
- Notify USEFCU of suspicious phone inquiries such as those asking for account information to "verify a statement" or "award a prize."
- Review your credit report at least once every year. Make sure all information is up-to-date and accurate.
- Memorize your PIN (Personal Identification Number) and refrain from writing it, your Social Security number or credit card number on a check.
- Tear up or shred any pre-approved credit offers to which you do not respond. Thieves can use these offers to assume your identity.
- Keep mail secure. Don't mail bills or sensitive information from your home or unsecured mailboxes. Retrieve and review your mail promptly. Thieves may use the personal information contained in your mail to steal your identity.
- If you do not receive your regular bills when expected, call the company to find out why.
- Review your monthly account statements thoroughly. Investigate suspicious items immediately to head off any possible fraud before it occurs.
- Do not carry your Social Security card, passport or birth certificate unless needed that day.



Annual Meeting 2012

Saturday, March 24, 2012

1:00 - 4:00pm

**Moore Norman Technology Center
Conference Center**

Come join us for our Annual Meeting. Tickets will go on sale January 21, 2012 and will be on a first come first serve basis. There will be free parking, special drawings and prizes. Every member attending will receive a commemorative gift. So, mark your calendar and come have some fun with us. Tickets will be \$7 for adults, \$5 Children ages 4 - 12 and 3 - under FREE. Hope to see you there.

Spot Light Member!

We would like to recognize one of our oldest members, Mrs. Jones. Very soon Mrs. Jones will be celebrating her 105th birthday.



Happy Birthday Mrs. Jones and many more from the credit union and all our members!

Board of Director Elections

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 two positions available on the Board of Directors. Nominations for Board positions will be accepted through December 16, 2011. 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 (149), 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 10, 2012.

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 24, 2012 and all USEFCU members are welcome.



Kids Corner

Kirby Kangaroo Club

School is back in session and it's time for new school supplies and backpacks. Don't forget that when you make deposits into your Kirby savings account not only do you earn dividends, but you can earn Kirby dollars which you can use to buy those supplies. You can buy pencil pouches, back packs, t-shirts, gumball machines, and much more with **your Kirby dollars**. Stop in or contact one of our member representatives today for more details.

Don't forget to mark your calendars for the fun events coming up at the Credit Union. **Friday October 28th from 4pm-6pm**, we will have Trick or Treat at the Credit Union. Come dressed in your best costume because you will receive a free framed picture, we will also have a moon bounce and cookies and punch. We also have Santa scheduled to visit the Credit Union on **Friday December 9th from 3pm-5pm**. We will have free pictures with Santa Claus and cookies and punch as well. For both events we will have a drawing for a boys and girls bicycle, you get a chance just for coming and if you bring a toy to donate to Toys for Tots you get an additional chance. Look for your invitations in the mail coming soon.

CU Succeed Members 13-19!

Visit the CU Succeed website to learn how to save money, get information on getting your first job, ask questions about buying a car, and much more. CU Succeed accounts are accounts specially designed for our younger members ages 13-19. Stop by and open your FREE account today!

Garnishment and Tax Lien Fee \$25

Effective 11-15-2011



MONEY MATTERS

Holiday Closings

October 10, 2011.....MondayColumbus Day

November 11, 2011.....FridayVeteran's Day

November 24, 2011...Thursday.....Thanksgiving

December 26, 2011...Monday.....Christmas Day

January 2, 2012..... Monday.....New Year's Day

As of 08/31/2011

Treasurer's Report

Total Assets.....\$118,511,899.08

Shares.....\$ 43,950,520.40

Share Drafts.....\$ 11,487,503.51

Share Certificates.....\$ 35,714,639.56

IRA'S.....\$ 8,07,496.63

Money Market\$ 5,183,729.23

Dividends Paid*

Sept. 30, 2011 for 3rd Quarter 2011

Share Draft Accounts: .25% Annual Percentage Yield

Share Accounts: .35% 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

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