



Don't be afraid of tax season!

Oklahoma Federal has the answers: Tax Loans, IRAs & Certificate of Deposits! OKFCU offers financing to help make some “wiggle room” when it comes to paying those often hefty income and property taxes. Call one of our friendly loan officers for all the details!



CHRISTMAS CLUB ACCOUNTS

Open a Christmas Club Account now and start saving for next Christmas! Stop by one of our branch locations and one of our friendly team members will be happy to assist you in setting up an account.

Fee Changes

Effective January 31, 2015

Credit Union ATM Withdrawal
Transfer / Inquiries

\$1.00 / Item after 10

Money Market Accounts

3 checks per month Free /
\$2.00 per check after 3

Dormant Account Fees

\$5.00 a month for members that
have had no activity in the last 6
months

Branch Hour Changes

Dell Branch hours will be change
to 7:45 a.m. to 1:45 p.m.
Monday – Friday effective
January 5, 2015.

Santa Fe hours will remain
7:45 a.m. to Noon
Monday – Friday in 2015.

HOLIDAYS & CLOSINGS

New Year's Day—Jan. 1

**Martin Luther King, Jr.
Day**—Jan. 19

President's Day—Feb. 16

Memorial Day—May 25

Rates

Savings Rates

SHARE CERTIFICATES/IRA CERTIFICATES

Amount	6 Months	12 Months	24 Months	36 Months	48 Months
\$1,000	0.56% APY ¹	0.70% APY ¹	1.00% APY ¹	N/A	N/A
\$15,000	0.58% APY ¹	0.72% APY ¹	1.02% APY ¹	1.28% APY ¹	1.46% APY ¹
\$50,000	0.60% APY ¹	0.74% APY ¹	1.04% APY ¹	N/A	N/A
\$95,000	0.62% APY ¹	0.76% APY ¹	1.06% APY ¹	N/A	N/A
\$95,001+	N/A	N/A	N/A	1.32% APY ¹	1.50% APY ¹

Savings Rates

	APY ²	APY ¹
Share (Savings)		
\$5–\$499.99		0.00%
\$500–\$14,999.99		0.20%
\$15,000+		0.35%
Christmas Club		0.35%
Money Market		
\$1,000–\$14,999*	0.20%	0.20%
\$15,000–\$24,999**	0.30%	0.30%
\$25,000+***	0.35%	0.35%

* Dividends paid monthly on average daily balance.

** Maintain \$1,000 balance or \$20.00 monthly fee.

*** 3 checks per month, \$2.00 per check after 3 checks.

Auto Loans Rates

Year of Auto	Term	APR ²
2007–2015	60 months or less	As low as 2.99%
2011 or newer	75 months or less	As low as 2.99%
2012 or newer	84 months or less	As low as 3.50%
RVs, Motorcycles, Boats, Personal Watercrafts & ATVs		
Type	Term	APR ²
Signature	60 months or less	As low as 9.00%
Share Secured	60 months or less	As low as 5.00%
Large Purchase	60 months or less	As low as 9.00%
CD Secured	60 months or less	Rate +2.50%
VISA	N/A	As low as 7%-11%

All rates are as of September 30, 2014. Rates subject to change at any time.

Please call or visit our website for most current rates.

1 APY = Annual Percentage Yield

2 APR = Annual Percentage Rate

Important Tax Information

The end of the year statement includes some very important information. You should keep this statement with your important papers for tax reporting, as it is the last one you will receive for 2014.

This statement includes:

- All interest you paid on loans.
- All dividends we paid to you, including savings, checking,

certificate accounts, Christmas Club accounts and Money Markets.

- The fair market value of your IRA (ending balance of total IRAs as of 12/31/14).

You will receive tax reporting forms from us only in certain cases:

1. 1099 for dividends earned of \$10.00 or more for the year.

2. 1098 for mortgage interest paid to us if it is \$600.00 or more for the year.

3. 1099R for any IRA withdrawals.
4. 5498 for your IRA contributions – these will be mailed to you in approximately May 2015.

You can deposit to your IRA account until 4/15/2015 for 2014, please consult your tax advisor.

Privacy Disclosure

Oklahoma Federal Credit Union is owned by its members and run by a board of directors elected by you. You can be confident that your financial privacy is a top priority of OKFCU. We are required by law to give you this privacy notice annually to explain how we collect, use and safeguard your personal financial information. If you have any questions, please contact our main office 405-524-6467. We are dedicated to providing you with competitive products and services to meet your financial needs which necessitates that we share information about you to complete your transactions and to provide you with certain financial opportunities. In order to do so we have entered into agreements with other companies that provide either services to us or additional financial products for you to consider. Under these arrangements, we may disclose all of the information we collect, as described below, to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements. To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the

use of information we provide. We do not permit these companies to sell to other third parties the information we provide them.

Information We Collect and Disclose About You

We collect the following nonpublic personal information about you from a variety of sources and may disclose all the information we collect to companies that perform marketing services on our behalf or to other financial institutions with whom we have marketing agreements.

From membership and loan applications and other forms, we obtain information such as name, address, social security number and income. From your transactions with us or other companies that work closely with us to provide you with financial products and service, we obtain information such as account balances, payment history, parties to transactions, and credit card usage. From consumer reporting agencies, we obtain information such as your creditworthiness and credit history. From verification of information you provide on applications and other forms, we obtain information

from current or past employees, other financial institutions and other sources listed on the application.

We may also disclose information we collect about you under circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records. If you terminate your membership with Oklahoma Federal Credit Union, we continue to share your information as described in this notice.

How We Protect Your Information

We restrict access to nonpublic personal information about you to those employees who have a specific business purpose in utilizing our data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.

Annual Meeting 2015

Limited seating! Get your tickets early!

Oklahoma Federal Credit Union's 64th Annual Meeting will be held Saturday, March 7, 2015, at 6:00 p.m. at the Sheraton Reed Center, 5800 Will Rogers Road, Midwest City, OK 73110. To reserve your seats, complete the form below and mail it to 517 NE 36th Street, Oklahoma City, OK 73105, fax it to (405) 524-1067, or call (405)524-6467. Registration starts at 5:30 p.m. Dinner will be from 6:00-7:00 p.m. Tickets are only \$5.00 for members and \$10.00 for non-members.

Name _____ Member # _____

Address _____ Phone # _____

Please reserve the following number of seats in my name: Members* _____ Non-members* _____

*Please include a list of the guests—members and non-members—you will be bringing.

Members \$5.00 each + Non-members \$10.00 each = TOTAL \$ _____

Method of Payment: Check Enclosed —or— Deduct from Savings —or— Deduct from Checking (circle one)

Signature _____

I hereby authorize Oklahoma Federal Credit Union to debit my account indicated above for the amount listed.

connect with us

Branch Locations

OKFCU Main Office

517 N.E. 36th St.
Oklahoma City, OK 73105
Phone (405) 524-6467
Fax (405) 524-1067

Hours M-F 7:45 a.m. – 4:30 p.m.

V.A. Medical Center

921 N.E. 13th St., GB-109
Oklahoma City, OK 73104
Phone (405) 456-3114
Fax (405) 456-1527

Hours M-F 7:45 a.m. – 4:30 p.m.

Santa Fe — Shepherd Mall

2401 N.W. 23rd St., Suite 105
Oklahoma City, OK 73017
Phone (405) 943-9959
Fax (405) 943-9984

Hours M-F 7:45 a.m. – Noon

Dell Branch (Restricted Access)

3501 S.W. 15th St., Bldg. A
Oklahoma City, OK 73108
Phone (405) 601-4393
Fax (405) 601-4165

Hours M-F 7:45 a.m. – 1:45 p.m.

Midwest City Branch

3210 Belaire Dr.
Midwest City, OK 73110
Phone (405) 732-5554
Fax (405) 732-3430

Hours M-F 7:45 a.m. – 4:30 p.m.

Credit Union Service Centers

Midwest City

232-B S. Air Depot
(405) 732-4848

Moore

Malibu Shopping Center
828 N.W. 12th St.
(405) 790-0242

Norman

710 W. Main, Suite 130
(405) 364-3133

North OKC

10491 N. May Ave.
(405) 755-2045

Tulsa

6105 A S. Mingo
(918) 250-7998

Yukon

1300 W. Vandament, Suite 101
(405) 350-1784

Hours

- Monday – Friday
7:00 a.m. – 7:00 p.m.
- Saturday 9:00 a.m. – 4:30 p.m.
- Sunday 1:00 p.m. – 4:30 p.m.

Did you know?

Account security

Every member account is insured for up to \$250,000 by the National Credit Union Administration (NCUA), a U.S. Government Agency. As an added member benefit, an additional \$250,000 of insurance is provided by OKFCU through Excess Share Insurance.



Helping our members

The primary purpose of credit unions is to encourage members to save money. Another purpose is to offer loans to members. Credit unions have traditionally made loans to people of ordinary means. Credit unions can charge lower rates for loans (and pay higher dividends on savings) because they are nonprofit cooperatives. Rather than paying profits to stockholders, credit unions return earnings to members in the form of higher dividends, lower interest rates and improved services.

For a complete list of locations, visit www.okfcu.com or www.cuservicecenter.com



You are not just another member. We are not just another credit union!