

MONEY WISE

OE FEDERAL CREDIT UNION GIVES BACK!

OE Federal Credit Union strives to add value to the membership. One such way is by putting money back into members' pockets and supporting the community. For 2016, the Credit Union is proud to announce that it has given **\$866,800** directly back to the membership and its communities in the form of dividends, rebates, and charitable contributions.

This give-back program consisted of the following:



MEMBER LOYALTY PROGRAM



*Thanking Members
for Their Loyalty*

AUTO BONUS DEPOSIT



\$328K

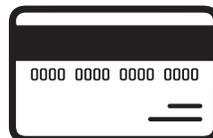
*Rewarding Members
for Their Auto Loan*

**APRIL
2017**

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VISA CHARITY REBATE



\$47.3K

*Supporting the
Union Movement*

CHARITABLE DONATIONS



*Helping the
Community at Large*

The Credit Union's purpose is to impact members' lives positively. For questions regarding any of our give-back programs or to find out more about how you can earn more with OE Federal, contact the Credit Union by calling (800) 877-4444.

**53 YEARS
UNION STRONG**

*OE Federal Credit Union presents
the Operating Engineers Local 3
Scholarship Fund with a \$33,573
check as part of the Visa Charity
Rebate Program.*



OE FEDERAL AND FINANCIAL EDUCATION

HOLIDAY CLOSURE

Memorial Day
May 29, 2017

Independence Day
July 4, 2017



BALANCE

OE Federal believes that member financial education is key to financial success; and we're here to

make that a reality for you. As many of you may already know, the Credit Union has a long standing partnership with BALANCE, our financial fitness partner. BALANCE offers specially trained coaches that can assist you with various financial topics such as managing debt, savings plans, setting monthly budgets, credit review, and much more. What's more, this service is completely confidential and is at no-cost to you. You receive this service simply for being a member of OE Federal. To start your free and confidential session with a BALANCE coach, contact them directly at (888) 456-2227, or visit our partner site at www.oefcu.balancepro.org.

MoneyWise Financial Tutorial Videos

We realize that in some cases, members may not want to speak with a third-party or simply want a quick refresher on high-level financial topics. That's why OE Federal is proud to offer a new financial resource to members, MoneyWise Financial Tutorials. These tutorials are self-paced videos designed for those who want to brush up on their financial know-how but don't necessarily need financial consultation. Tutorial videos will include a variety of topics such as the importance of a credit score, how to build an emergency savings fund, steps to homeownership, and more.

The Credit Union is excited to release these video tutorials at no-cost to the membership early this summer. Make sure to visit our website at www.oefcu.org and look for our release of MoneyWise Financial Tutorial videos.

BRANCH INFO.



Dublin Branch

Effective April 3, 2017 our Dublin, CA location will relocate to Pleasanton.

New Pleasanton Address:
5870 Stoneridge Mall Rd.
Ste. 150
Pleasanton, CA 94588

PROTECT YOURSELF: COMPUTER SCAMS

Tech Support Scam: Technology plays a significant role in our lives today. It makes our lives easier, faster, and less complicated. However, there is a darker side to technology, and would-be fraudsters and scammers are changing their tactics every day to exploit possible vulnerabilities.

One such tactic is the "Tech Support Scam" where fraudsters call claiming to be from a well-known technology company and state that they have detected a virus on your computer. Once they have gained your trust, they then ask you to do any of the following:

- Direct you to a website where you enter your credit card information, or they request that you provide that info by phone.
- Ask you to download "special software." This software is malware that will allow them to monitor your keystrokes and passwords or in some cases remote access into your computer.

All this is under the guise of assisting you in deleting the so-called virus, which was never there in the first place.

Refund Scam: Another common scam is the "Refund Scam." With this scam, a fraudster calls by phone and states you previously paid for tech support services and advises that you're due a refund because you either overpaid or the tech service company is going out of business.

The fraudster then asks for your credit card number or bank account number to provide a refund. In some cases, they request you create a western union account or ask for remote access to your computer to assist you with the refund. With either request, the outcome is the same. The fraudster will

"inadvertently" deposit more money than needed and requests that you transfer/wire the difference back.

What to do if you receive these calls:

If you receive calls similar to the above scenarios, keep calm and request to call the company back. If they provide a number to call and you feel this is legitimate, still be on alert and make sure not to provide any of the following:

- Sensitive Personal Information
- Credit Card Information/Account Numbers
- Usernames or passwords

If you feel you have fallen victim to one of these scams do the following:

- Try to delete the malware or run your anti-virus software on your computer
- Contact OE Federal immediately for any fraudulent activity
- Monitor your accounts closely thereafter

To learn more about tech support scams or other scams that you may fall victim to, visit the Federal Trade Commission Consumer Information page at www.consumer.ftc.gov/topics/online-security. You may also visit the Credit Union website where we've compiled a listing of the latest fraudulent scams and how to protect yourself at oefcu.org/members/fraud-protection.



WE CAN HELP WITH YOUR NEXT PURCHASE



If you're in the market to upgrade your vehicle in 2017, we believe we have the right tools to help. As you know, the digital world is transforming the way we shop for vehicles today. At OE Federal we're committed to giving our members the best online auto shopping experience. With our AutoSmart tool you can browse through inventory of thousands of vehicles right on our website from local dealerships, all from the comfort of your home.

Here are some of the great features of our AutoSmart website that will help you make an informed buying decision:

Think About Your Trade-In

Before you start browsing for vehicles, you can find out the value of your trade-in with up-to-date retail and trade-in pricing. That way, you get the most out of your old car to put towards a new one. Our AutoSmart website offers free resources to figure out how much your vehicle is worth.

Search for Your Vehicle

Our AutoSmart website has one of the most extensive car shopping databases in the industry. With our intensive search function, you can locate dealerships or look for vehicles by type, make, model, size, and more. Once you locate your favorite vehicle you're able to request a quote in one click.

Make Comparisons

Not sure what you're looking for? Our Research Hub will give you detailed vehicle information including:

- Photo galleries that let you see the interior and exterior details of the vehicles - making you feel like you're sitting in the driver's seat.
- Unique cross-shopping tools to help narrow your search.
- Access to CarFax reports to see the vehicle's history and help you reduce the risk of buying a used vehicle with costly or hidden problems.

Streamline Financing

Once you've found a vehicle, credit union financing is just a click away. Our site makes sure to connect you with dealers that know you're working with

OE Federal, and will expedite the process when you're ready to visit a dealership.

We're always here to help you make the best decision. If you're thinking about buying a vehicle, visit www.oefcu.org/auto-loans to take advantage of these tools to help you find the vehicle of your dreams.

Need a More Personal Touch?

No problem. We offer Auto Premier, our second online resource option to help you find your dream car, truck, or SUV. With Auto Premier you can research and compare thousands of new, used and certified pre-owned vehicles on our website. And if you need assistance sorting your options, one of our representatives will be happy to personally guide you.

Browse inventory, view photos and check pricing with our website. Using our sophisticated search tool, you can find the right car to fit your needs and lifestyle, and match it with a dealer in a convenient location. Personalize your search by virtually building your own vehicle, and we'll compare it to available inventory. Best of all, you can do all of this right from your computer or mobile device.

After you narrow down your options using Auto Premier, contact a personal concierge. Concierges explain your options, answer all your questions, and help you choose a vehicle. As a VIP, you'll also get pre-arranged pricing, which means no haggling at the dealer. And did we mention that this service is completely free?

Get Pre-Approved for a Credit Union Loan

Save even more and get pre-approved for a vehicle loan. Our low-rate loans will cut the overall cost of your ride, and likely get you a lower monthly payment. Pre-approval doesn't take long. Apply in-person or online before you start shopping.

Visit www.oefcu.org and apply online today!

SAVE THE DATE!

Pre-Owned Auto Sale

- JULY 22 & 23 -



DID YOU KNOW?

As an OE Federal Credit Union member, you get great discounts and benefits through Love My Credit Union Rewards.

To learn more visit www.LoveMyCreditUnion.org

LOCATIONS

CALIFORNIA

ALAMEDA

1620 South Loop Rd.

AUBURN

2540 Bell Rd.

BURLINGAME

828 Mahler Rd., Ste. A

EUREKA

1330 Bayshore Way, Ste. 103

FAIRFIELD

2540 N. Watney Way

FRESNO

4860 N. Cedar Ave.

MARTINEZ

1875 Arnold Dr., Ste. 101

MODESTO

538 McHenry Ave.

MORGAN HILL

325 Digital Dr., Ste. B

PLEASANTON

5870 Stoneridge Mall Rd., Ste. 150

REDDING

20308 Engineers Lane

ROHNERT PARK

6225 State Farm Dr., Ste. 102

SACRAMENTO

3920 Lennane Dr., Ste. 110 (I-80)
9500 Micron Ave., Ste. 124 (HWY 50)

SAN JOSE

798 North First Street

STOCKTON

1916 North Broadway (HWY 99)

TRACY

3290 W. Grant Line Road

YUBA CITY

468 Century Park Dr., Ste. B

OREGON

GLADSTONE

805 E. Berkeley St.

NEVADA

ELKO

1720 Mountain City Hwy.

RENO

1290 Corporate Blvd.

UTAH

SANDY

8805 S. Sandy Pkwy.

COLORADO

DENVER

990 Kalamath St.

HAWAII

KAPOLEI

2181 Lauwiliwili St., Ste. 120

WE KEEP GIVING BACK TO OUR UNION FAMILY



Ed Curly, Business Manager Local 501, receiving donation check at the membership meeting in Las Vegas, NV from OE Federal Credit Union for Local 501 RH Fox Jr Scholarship Foundation.



Laborers 169 in Reno, NV receiving Visa Charity Rebate Program check from OE Federal Credit Union.

NOTICE OF 3RD PARTY MORTGAGE MARKETING

It has come to our attention that OE Federal Credit Union members with a mortgage loan may receive misleading letters from 3rd party mortgage entities.

These solicitations are not mailed to you by OE Federal Credit Union. Many third party mortgage companies gather information in bulk from public records after your deed is on file at your county recorder for the purpose of sending unsolicited offers.

The letters often look official and can be misleading. They stress the urgency of a quick reply, and many offer to lower your rate and/or payment, offer services to facilitate a bi-weekly payment plan, retrieve copies of your recorded documents for a free, and other unsolicited services.



It is important to note that OE Federal Credit Union will never have a third party company contact you by letter or by phone to discuss your membership. If you receive a similar letter or would like to discuss your mortgage loan with the Credit Union, please contact our Real Estate Department at (800) 877-4444.



YOUR DREAM HOME IS WITHIN REACH



First & Second Mortgages



First Time Homebuyer Program



Home Equity Line of Credit



VA Loans

Get started today, call (800) 877-4444.

HOW TO REACH US

MAILING ADDRESS:

P.O. Box 5073
Livermore, CA 94551

TELEPHONE:

(925) 454-4000
(800) 877-4444

TELEPHONE BANKING:

(925) 454-4040
(800) 499-6328

MOBILE APP:

Android: Google Play
Apple: iTunes

WEB ADDRESS:

oefcu.org

ONLINE BANKING:

oefcu.org

TEXT BANKING:

Text 40293

MOBILE BANKING:

oefcu.mobi



Find an Allpoint ATM:
allpointnetwork.com
(800) 976-4917



Find a CO-OP ATM:
co-opatm.org
(888) 748-3266



Find a Shared Branch:
co-opsharedbranch.org
(888) 748-3266