



JANUARY 2016

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HAPPY NEW YEAR FROM OE FEDERAL

Happy New Year! As another busy holiday season comes to a close, I hope you were able to spend quality time with family and friends. These times are precious, and it's important to take the time to enjoy it. With each new year, it is customary to make new year's resolutions and pledges. I'm guessing that many of these resolutions include important financial decisions. I offer OE Federal as your financial partner in 2016. We've been around for over 50 years and we're stronger than ever and ready to help you achieve your financial goals.

If you're looking for choice this new year, look no further than OE Federal. It's my belief that you should be able to bank when you want, where you want, and how you want. OE Federal offers many different banking options that allow you to choose the how, the when, and the where to handle your finances.

Whether by phone, using our Phone Activated Teller (P.A.T.), or speaking with one of our friendly Member Service Representatives, we are ready to assist you. If you prefer the electronic channel, we offer banking online using your computer or tablet. For members frequently on the road, our Mobile App, with our convenient Mobile Deposit, allows you to conduct business whenever and wherever you choose. Do you prefer to bank in person? We offer 24 solely owned branches in 6 states. Additionally, we are part of a Shared Branch Network of over 5,000 branches nationwide. For members who regularly use ATMs, we partner with 2 great ATM Networks that offer 60,000 surcharge-free ATMs across the country. So, when it comes to choice, OE Federal provides exactly that.

At OE Federal, we are always looking for ways to make your life easier. We introduced several new products and services in 2015, such as our First Time Homebuyer Program, VA Mortgage Loans, and a new Credit Build/Credit Rebuild Program. We also increased our fraud security by deploying new EMV chip technology credit cards (you may have heard of this new technology in the news).

This past year we performed many upgrades to prepare our internal systems for 2016 and beyond. One such upgrade was the implementation of new fiber optics in our branches. This means you'll receive even faster service than before. We also upgraded our credit card processing system, and introduced a new *UChoose Rewards Point Program*. And most recently, we upgraded our Phone Activated Teller (P.A.T.). This new system will provide members with quicker and easier phone access to their accounts 24/7. — This system upgrade is fairly new, so please make sure to pay close attention to our new menu options.

I'd like to pause for a moment and say that although our system upgrades have exceeded our expectations, there were some hiccups along the way that may have unintentionally inconvenienced some members. I personally want to apologize to members that were impacted, and let you know that this is not indicative of the service we normally provide. I promise we will do a better job with any future system upgrades.

Lastly, I want to remind you that OE Federal doesn't serve just any one; we only serve Union members and their families. We fully support the Union movement and the principles Unions stand for. We know that you're Union proud, so why not be *Credit Union proud*? Make sure to pass along the OE Federal benefit to your sons, daughters, grandchildren, and even your siblings. Remember, this is your Credit Union; you have a lot to be proud of!

For information on any of our products and services, or how to refer a family member to join OE Federal, give us a call at (800) 877-4444 or visit your local branch.

Thank you for your continued loyalty and support. I wish you a happy, healthy, and prosperous 2016.

Mike Donohue
President/CEO

UNION STRONG



WHERE WILL \$25,000 TAKE YOU?

HOLIDAY CLOSURES

New Year's Day
January 1, 2016

Martin Luther King, Jr. Day
January 18, 2016

Presidents' Day
February 15, 2016



OE Federal Credit Union has teamed up with TurboTax® to get you your maximum refund, savings of up to \$15 on TurboTax federal products, and a chance to win \$25,000.

- TurboTax translates taxes into simple questions about your life and puts everything in the right forms for you.
- TurboTax searches over 350 deductions and credits, so you won't miss a thing.
- TurboTax runs error checks and a final review to help make sure your taxes are done right.

Just try TurboTax Online for FREE (and provide your email address) by February 18th to be automatically entered in the TurboTax \$25,000 Payday Sweepstakes.¹ Visit www.oefcu.org to learn more!

¹TurboTax \$25,000 Payday Sweepstakes. NO PURCHASE OR FINANCIAL DISCLOSURE NECESSARY. Open to legal residents of the fifty (50) United States or the District of Columbia, 18 years of age or older at time of entry. Void in Puerto Rico and where prohibited by law. Sweepstakes ends 2/18/16. Subject to complete Official Rules and all applicable federal, state and local laws. For Official rules including odds of winning, alternate method of entry, and prize descriptions, visit the Official Rules. PRIZES: One (1) Grand Prize: A check for \$25,000. Retail value, \$25,000. Ten (10) First Prizes: A check for \$1,000. Retail value, \$1,000 each. Maximum retail value of all prizes is \$35,000. The odds of winning a prize depend upon the total number of eligible entries received by the end of the Promotion Period. SPONSOR: Intuit Inc., 7535 Torrey Santa Fe Rd, SDG-2A-03-22H, San Diego, CA, 92129.

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DID YOU KNOW?



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

Visit www.LoveMyCreditUnion.org to learn more.

PHONE ACTIVATED TELLER (P.A.T.) UPGRADE

On December 28, 2015, OE Federal upgraded its Phone Activated Teller (P.A.T.). This upgrade is meant to provide you with a more personalized banking experience, so that you can access your accounts and complete your transactions faster than before.

There won't be a change to the number you dial to access the P.A.T. system, we're simply making the system easier and more convenient for you to use.

Like with most upgrades, there will be some changes we'd like you to know about. Most noticeably, you'll find a new Dynamic Menu System and Account Listing Menu.

Dynamic Menu System

The Dynamic Menu System will provide you with a streamlined option menu, which will be based on your membership. This means you'll be presented with menu options that are relevant to your specific relationship with OE Federal. No more listening to menu options that don't pertain to your needs.

Account Listing Menu

With the Account Listing Menu, you'll be able to choose from a listing of all the accounts and sub-accounts you have with OE Federal. No more having to remember which checking or loan account you'd like to transfer money to, the new menu option will now provide you that information.

Accessing P.A.T.

To use the new P.A.T. system, have your Member Number and Account Access Code ready and dial (925) 454-4040 or (800) 499-6328. Listen to the new menu and follow the voice prompts to guide you through the system to complete your request or transaction. It's that simple.

We understand that sometimes it can be difficult to learn a new system, which is why we're here to help. If you have questions or experience difficulty accessing your accounts through the upgraded P.A.T. system, please contact us (800) 877-4444.

**STRETCHED
BEYOND**

Your limit this holiday season?
Get back on track with our
Holiday Debt Relief Loan.

For information, call (800) 877-4444 or visit www.oefcu.org.

MIDDLETOWN VALLEY FIRE BREAKFAST

On November 13, 2015, OE Federal Credit Union visited Middletown in Lake County California. As many of you may know, in September of this year, Lake, Napa, and Sonoma Counties in Northern California were devastated by a wildfire known as the "Valley Fire." In total, over 76,000 acres and more than 1,900 structures including 1,280 homes burned. Rehabilitation is underway and although heavily damaged, Middletown is part of that effort.

OE Federal sent a team to thank those who are helping to rebuild the community by providing a catered breakfast to over 400 Union workers of all trades; many of whom live locally, making sure that the community stays employed during this difficult time. OE Federal would like to thank Operating Engineers Local 3 and Pacific States Environmental for their assistance in coordinating the event and allowing the Credit Union to be on-site.



A special THANK YOU to all the fire fighters and first responders who helped contain the devastating fire and all volunteers who are helping to rebuild the community.



LOCATIONS

CALIFORNIA

ALAMEDA

1620 South Loop Rd.

AUBURN

2540 Bell Rd.

BURLINGAME

828 Mahler Rd., Ste. A

DUBLIN

7300 Amador Plaza Rd., Ste. A

EUREKA

840 E St., Ste. 15

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

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



TRANSFER YOUR HIGH INTEREST BALANCE

**Reduce Your Cost and Lower Your Interest Rate.
Transfer Balances Today!**

Don't have a Visa STEEL or STEEL Rewards Credit Card?
Apply online at www.oefcu.org
or call us at (800) 877-4444.

Simply log in to Online Banking at www.oefcu.org and click the Visa STEEL Balance Transfer option under the Transfers Menu.
For assistance, call (800) 877-4444.

*Balance transfer requests are subject to OE Federal Credit Union's approval, at its sole discretion. An OE Federal Visa STEEL or Visa STEEL Rewards Credit Card is required for a balance transfer. Visit www.oefcu.org for details.

U CHOOSE REWARDS PROGRAM

OE Federal is happy to introduce a new Rewards Program for our Visa STEEL Rewards cardholders. UChoose Rewards is an enhanced Reward Program that offers you more options, so you can redeem your points for what you really want.

Rewards Card, you earn 1 point. Whether you shop in store or online makes no difference, simply pay using your Visa STEEL Rewards Card and you will earn points, allowing you to earn Rewards as fast as you use your card.

In today's credit card market there are a lot of cards to choose from, and plenty of rewards programs, making it hard to find the right one for you. So why choose between one or the other, when you can get everything you want and need with the Visa STEEL Rewards Card, featuring UChoose Rewards?

Managing and redeeming points is just as easy. We now have a dedicated website so that you can view your point accumulation and redeem your points all in the same place. Simply visit www.uchooserewards.com, register to create your account and that's it. Note: All current STEEL Rewards cardholders must register and create an account to view and redeem points.

Want to travel, go to the game, or even get cash back? With the UChoose Rewards Program, you can redeem points for exactly that. Redeem points for merchandise from top retailers, travel, tickets to concerts and events, gift cards, cash, and more. With thousands of options, you have plenty to choose from.

If you don't have a Visa STEEL Rewards Card make sure to visit your branch, call OE Federal at (800) 877-4444, or visit us online at www.oefcu.org to enjoy in UChoose Rewards.

The best part is how easy it is to earn points. For every dollar you spend on your Visa STEEL

**POINT REDEMPTION
NOW AVAILABLE!**

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 a 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