Why the switch to EMV?

In the wake of numerous large-scale data breaches, counterfeit card fraud, and identity theft, I’d like to point out that OE Federal continues to take your financial wellbeing and security very seriously. To help mitigate potential losses, OE Federal, along with most financial institutions across the country, has deployed EMV chip technology for all of its Visa credit cards. This EMV chip, which stands for “Europay, MasterCard, and Visa,” will help diminish card fraud and identity theft risk through a more thorough authentication process. For additional protection, OE Federal Credit Union Debit Cards will migrate to EMV later this year.

EMV Chip Card Summary

An EMV microprocessor chip is embedded in your credit and debit card, which makes it more difficult for thieves to steal your personal information during a transaction. Unlike a magnetic strip, which makes it easy to forge a stolen card, an EMV chip contains a unique code for each transaction that cannot be used again. This means that if your transaction is hacked and a criminal obtains that code (as was the case with the recent Target & Home Depot breaches), the transaction would be denied. The unique code also cannot be linked back to your card number, essentially stopping thieves in their tracks.

How to Use Your New EMV Chip Card

You may have noticed many merchants have already converted to new payment terminals. Using your EMV chip credit or debit card is easier than ever before. Instead of swiping your card, you simply insert it into the terminal slot and wait for it to process. You can still swipe your card where merchants advise to do so, but in the event they are not yet EMV compliant. If you’re not sure whether to insert the chip card or swipe at checkout, make sure to ask the clerk and they’ll advise you on how to proceed.

How to Protect Yourself from Card Fraud

While EMV technology is a revolutionary defense against card fraud, like most things, it is not fool proof. EMV cannot fully protect us from data breaches, but it does make it more difficult for criminals to duplicate cards and profit from what they steal. OE Federal encourages you to continue practicing vigilance to ensure your personal information does not inadvertently get into the wrong hands. Here are some tips to help protect you from credit card fraud and identity theft:

• Report lost or stolen cards: If your credit or debit card is lost or stolen, please contact the Credit Union immediately. We will cancel that card and monitor your account for potential fraudulent activity.

• Look for suspicious transactions: If you feel you have a fraudulent charge to your card, contact us right away, and we will work to resolve the issue.

• Keep your information private: Whenever you are asked to provide personal details such as address, phone number, date of birth, and Social Security number, make sure the inquiring party is legitimate and truly needs that information for the purpose of doing business with you.

• Keep your information current: Having accurate contact information (Mobile and home phone numbers especially) is critical when we need to contact you regarding a suspicious transaction.

• Notify OE Federal of international travel plans: Notifying card issuer of your itinerary makes sure your card doesn’t get cut off for suspected fraud just when you need it most.

• Monitor your account: Regularly review your accounts for any unauthorized transactions.

• Go paperless: Thieves will go to great lengths to obtain personal identification details and may even go to your physical home. Opt for paperless billing to avoid mail fraud and ensure you have a secure mailbox of items that have to be mailed.

• Choose strong passwords: Most of our business is conducted online, making us especially susceptible to online fraud. Be sure to select strong passwords containing a combination of uppercase letters, special characters, and numbers, which will make it extremely difficult for a con artist to penetrate.

The financial safety of you and your family is one of our main priorities, and every day we work to safeguard your hard-earned money. Rest assured that OE Federal will always look out for our members and your best interest.

Thank you for your membership and continued trust in OE Federal as your financial partner. It is truly a pleasure to serve you. I hope you have a fantastic summer with your family and friends.

Mike Donohue
President/CEO

ALL YOU NEED TO KNOW: EMV CHIP CARDS
CREDIT UNION BOARD ELECTIONS

The Nominating Committee of OE Federal Credit Union met on May 22, 2016 and submitted their nominations for the openings on the Board of Directors.

Nominations by petition must be submitted to the Secretary of the Board of Directors no later than August 9, 2016 in order to qualify. Nominations by petition require 500 signatures and should be accompanied by biographical data and a signed "Notice of Willingness to Serve". Blank petitions and "Willingness to Serve" notices may be obtained from April Mallari at the Credit Union Office in Livermore, California.

No nominees will be accepted from the floor at the Annual Meeting if there is at least one nominee for each position to be filled. In the event that no nomination petitions are filed by the general membership, nominees submitted by the Nominating Committee are elected by acclamation. The results of the 2016 elections will be announced at the Annual Meeting.

<table>
<thead>
<tr>
<th>Board Member</th>
<th>Term</th>
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<tbody>
<tr>
<td>Russ Burns</td>
<td>3 Years</td>
</tr>
<tr>
<td>David R. Harrison</td>
<td>2 Years</td>
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<tr>
<td>James Spain</td>
<td>3 Years</td>
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<tr>
<td>Mario Giovannetti</td>
<td>3 Years</td>
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<td>Frank Rojas</td>
<td>3 Years</td>
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<tr>
<td>Stanley Green</td>
<td>3 Years</td>
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<tr>
<td>Michael Brandt III</td>
<td>3 Years</td>
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LET'S BUILD THEIR FUTURE TOGETHER

With OE Federal Youth Accounts

Because the good things in life are worth sharing

CALL (800) 877-4444 OR VISIT OFEFED.CA FOR MORE INFO!

GIVING BACK

OE Federal Credit Union presented a check to the following Union Group on behalf of our Union Charity Rebate Program for 2015.

Operating Engineers Local 701

LYNN CANITES

MEMBER TESTIMONIAL

“I’m treated great every time I deal with the ladies at the Gladstone branch. I recently got 2 loans. One took a couple hours and the other was ready for my truck the very next day! I can’t say enough about how well I’m treated at the Credit Union. I will recommend it to anyone.”

DID YOU KNOW?

Costco! That means you get to enjoy cost savings on groceries, home goods, apparel, electronics, and more.

To learn more visit www.LoveMyCreditUnion.org
EMPLOYEE SPOTLIGHT: CHARLENE SPADY

The Credit Union is delighted to spotlight Charlene Spady, a Member Service Representative who works in our Call Center at the Livermore Administrative Offices. Chances are, if you’ve called the Credit Union, you’ve spoken to Charlene. Her friendly personality and welcoming voice is instantly recognizable.

We asked Charlene a few questions so we could get to know her on a more personal level. Here’s what she had to say:

Q: What are 3 things that most people don’t know about you?
Charlene:
1. I don’t like walking or sitting on grass.
2. I didn’t get my Driver’s License until I was 24 years old.
3. I worked at Marine World (now known as Six Flags Discovery Kingdom) for 5 years in the food service area for company events.

Q: What’s your favorite line from a movie?
Charlene: ‘Get Busy Living or Get Busy Dying’

Q: What food do you wish had zero calories?
Charlene: All of my favorites of course…tacos and chocolate chip cookies!

Q: What are your favorite things to do on your days off?
Charlene: I enjoy getting my nails done and catching up on my TV shows I missed during the week.

Q: What is your biggest accomplishment thus far in your life?
Charlene: Marrying my husband and witnessing my daughter and son graduate from high school.

Q: What is your favorite part about working for OE Federal Credit Union?
Charlene: Servicing our members with my co-workers. They all give me ‘life.’

Q: What is your proudest moment working at OE Federal Credit Union?
Charlene: My proudest moment thus far is reaching my 10 year milestone with the Credit Union.

Q: What is the most important thing you have learned in the last five years?
Charlene: Life is unpredictable; Love is powerful; and laughter is the medicine to my soul.

Charlene Spady, Call Center Member Service Representative

Charlene started with the Credit Union 11 years ago in a department known at the time as the "Imaging" department. She was with "Imaging" for 1 year and had the opportunity to move on to our Call Center, where she has remained since. Charlene works by the motto of 'nothing is impossible' and thrives on providing the highest quality of service to the membership, making sure that every member she speaks with is completely satisfied.

Lastly, Charlene wanted to point out just how much she enjoys getting to know each of our members and assisting them with their financial needs. "I enjoy working for OE Federal and serving our members. It’s an honor to be a part of this organization that cares so much about the membership. Everything we do, is for the member."

We’d like to thank Charlene for allowing the Credit Union to spotlight her.

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BE PREPARED WITH DEBT PROTECTION

Out with the old, in with the new! OE Federal is offering you peace of mind with a new, comprehensive Debt Protection product. OE Federal’s Debt Protection is a loan-payment protection product designed to help you get relief from loan payments if a protected life event unexpectedly happens to you, such as falling ill or becoming disabled due to an injury.

It is a simple, convenient and extremely beneficial tool—no matter your situation. If a protected life event happens to you (or the co-borrower on the loan), OE Federal’s Debt Protection will cancel or waive your loan payments up to the member agreement maximums. Contact us today at (800) 877-4444 to learn more on how you can protect yourself and your family.

AUTOSMART: ONE-STOP AUTO SHOPPING

Being a member of OE Federal provides you exclusive member-only benefits. One of those benefits is our AutoSmart auto-buying resource. AutoSmart provides you the luxury to research, locate, and purchase your next vehicle all in one place! No need to go to a dealer or sift through countless car buying websites when you have OE Federal’s AutoSmart. Find and compare vehicles at a local dealership, calculate auto payments, and when you’re ready, apply for financing with us. You will work exclusively with OE Federal for financing, so you know you’re getting the best rate possible.

Visit our auto-shopping website: Browse inventory, view photos, and check pricing through countless car buying websites when you have OE Federal’s AutoSmart. Find and compare vehicles at a local dealership, calculate auto payments, and when you’re ready, apply for financing with us. You will work exclusively with OE Federal for financing, so you know you’re getting the best rate possible.

HOW TO REACH US

MAILING ADDRESS:
P.O. Box 5073
Livermore, CA 94551

WEB ADDRESS:
oefcu.org

PHONE:
(925) 454-4000
(925) 454-0440
(800) 877-4444
(800) 499-6328

ONLINE BANKING:
oefcu.org

TEXT BANKING:
Text 40293

MOBILE BANKING:
oefcu.mobi

MOBILE APP:
Android: Google Play
Apple: iTunes

DEALER \ FARMER DONS

Employee Spotlight P3
Giving Back P2
AutoSmart P4

If your credit or card fraud and identity theft:
Here are some tips to help protect you from credit and debit card fraud, like most things, it is not fool
While EMV technology is a revolutionary defense
The unique code also cannot be linked back to your
credit and debit card, which makes it more difficult
deployment EMV chip technology for all of its Visa credit
help mitigate potential losses, OE Federal, along with
counterfeit card fraud, and identity theft, I’d like
In the wake of numerous large-scale data breaches,
Choose strong passwords:
Go paperless:
Thieves will go to great lengths
in the event they are not yet EMV compliant. If you’re
at checkout, make sure to ask the clerk and they’ll
in the event they are not yet EMV compliant. If you’re
how to use your new EMV chip card
tracks.

OE FEDERAL CREDIT UNION
PRE-OWNED AUTO SALE
2 DAYS ONLY • JULY 23rd & 24th
SATURDAY 9 AM – 6 PM • SUNDAY 10 AM – 5 PM
RATES AS LOW AS 1.49% APR
GET A $100 BONUS DEPOSIT

LOCATION:
950 N. CANYONS PKWY, LIVERMORE, CA
FOR MORE INFO VISIT WWW.CO-OFCU.COM

APR = Annual Percentage Rate. Used auto rate of 1.49% APR is for terms up to 48 months. Rate reflects a 0.50% APR discount for Member Rewards. Minimum auto loan amount is $5,000 for used vehicles. Used rate applies to model years 2009 - 2015. Must meet the following requirements to qualify for Member Rewards: must be signed up for OEF Federal’s Debt Protection, must have direct deposits to auto loan, and must be a member for at least 12 months. Lowest rate is for terms of 36 months. Offer subject to change without notice.

APR discount for 20 down payment and a 0.25% discount for Member Rewards. Minimum auto loan amount is $5,000 for used vehicles. Used rate applies to model years 2009 - 2015. Must meet the following requirements to qualify for Member Rewards: must be signed up for OEF Federal’s Debt Protection, must have direct deposits to auto loan, and must be a member for at least 12 months. Lowest rate is for terms of 36 months. Offer subject to change without notice.

To receive a $100 Bonus Deposit, you must finance or refinance your auto loan with OE Federal. Refinancing a loan already held by OE Federal does not qualify for offer. $100 will be deposited to your primary account within sixty (60) days of loan funding. Other terms may change without notice.