

ALL YOU NEED TO KNOW: EMV CHIP CARDS

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 that uses a static number for every transaction on that card, the EMV chip generates a unique code for every transaction that cannot be used again. This means 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, 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 your 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

JULY 2016

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UNION STRONG



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.

HOLIDAY CLOSURES

Independence Day
July 4, 2016

Labor Day
September 5, 2016

Columbus Day
October 10, 2016

| Board Member | Term |
|--------------------|---------|
| Russ Burns | 3 Years |
| David R. Harrison | 2 Years |
| James Spain | 3 Years |
| Mario Giovannetti | 3 Years |
| Frank Rojas | 3 Years |
| Stanley Green | 3 Years |
| Michael Brandt III | 3 Years |

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 OEFCU.ORG 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



Left to right: Nelda Wilson, Operating Engineers Local 701, Business Manager with Ron Poff, OE Federal, SVP Business Development.

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."

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.



Charlene Spady, Call Center Member Service Representative

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" – Tim Robbins, Shawshank Redemption (1994)

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 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.



Good News! OE Federal Visa STEEL Credit Cards are now accepted at Costco! That means you get to enjoy all the benefits of our cards, plus take advantage of exceptional prices on groceries, home goods, apparel, electronics, and more.



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

DUBLIN

7300 Amador Plaza 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

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

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.



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% APR¹

**GET A \$100
BONUS DEPOSIT²**

LOCATION: 250 N. CANYONS PKWY., LIVERMORE, CA
FOR MORE INFO VISIT WWW.OEFEDERALCREDITUNION.COM

¹ 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 20% down payment and a 0.25% APR discount for Member Rewards. Minimum auto loan amount is \$2,500 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 eStatements, make at least 10 checking account ATM/debit transactions per month, and have direct deposit or automatic bill pay. Up to 115% or up to 125% (for well qualified borrowers) of MSRP or KBB retail value, not to exceed purchase price. Includes sales tax, license fee, GAP and MBI. Rates and terms are subject to change without notice. On approved credit.

² To receive a \$100 Bonus Deposit, you must finance or refinance your auto loan with OE Federal. Refinancing a loan already held at OE Federal does not qualify for offer. \$100 will be deposited to your primary account within sixty (60) days of loan funding. Offer subject to change without notice.

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 our website. Using AutoSmart's sophisticated search tool, you can find the right vehicle to fit your needs and match it with a dealer in a convenient

location. The best part? You can do all of this right from your computer or mobile device. AutoSmart is truly a one-stop shop that puts you in the driver's seat. Go ahead, take AutoSmart for a test drive at: oefederalcu.cudlautosmart.com!

Get pre-approved for an OE Federal Credit Union Auto Loan: Once you know where your perfect vehicle is located, it's time to get pre-approved for an Auto Loan with OE Federal. 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 online with AutoSmart at oefederalcu.cudlautosmart.com and click on "Apply for a Loan" in the upper right-hand corner. Or, if you'd rather apply over the phone, call (800) 877-4444.

HOW TO REACH US

MAILING ADDRESS:

P.O. Box 5073
Livermore, CA 94551

WEB ADDRESS:

oefcu.org

TELEPHONE:

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

ONLINE BANKING:

oefcu.org

TELEPHONE BANKING:

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

TEXT BANKING:

Text 40293

MOBILE APP:

Android: Google Play
Apple: iTunes

MOBILE BANKING:

oefcu.mobi



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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