

OE Federal is not a typical financial institution. We were built by Union members, for Union members. We understand tough work and what it means to be Union... **Because like you, we're Union!**

**STRENGTH
PRIDE
UNIONISM
ABOVE ALL
FAMILY**

OE FEDERAL
CREDIT UNION
P.O. Box 5073 Livermore, CA 94551
(800) 877-4444 • oefcu.org



YOU COULD WIN A SPECIAL PRIZE!



**BANK DIFFERENT.
BANK UNION.**

UNION BUILT

Today, it may seem like banking is a crowded industry with almost too many options to choose from. If you are interested in an institution that was built to serve Union members and offers products and services specifically designed to meet their needs, then OE Federal Credit Union is the organization for you.

Created in 1964, OE Federal was built to serve the unique needs of Union brothers and sisters like IUOE Local 428, and for over 50 years our focus has not changed. We are committed to our member-focused philosophy of putting your goals first, not just boosting the bottom line.

That's why we are proud to offer low rates on loans, including Auto and Mortgages. Competitive rates on Savings and Share Certificates. Little to no fees on all accounts. Online and Mobile Banking. Access to over 60,000 surcharge-free ATMs, plus over 5,000 Shared Branches across the country. But most importantly, we understand the work you do, why you do it, and who you do it for.

Bank Different. Bank Union.



UNION PROUD

OE Federal is a 100% Union credit union who supports the Union movement. We are proud to offer you exclusive **Union only benefits**. Below are just a few of those benefits:

Bonus Deposit*: Get a \$100 Bonus Deposit when you finance or refinance an Auto Loan.

Loyalty Deposit*: A cash back rebate program that pays 1% of the annual interest paid on qualified loans such as: a Vehicle Loan, Home Loan, Personal Loan, or Visa STEEL Credit Card.

Union Rebate*: To support the Union movement, a rebate of 1% of the annual interest paid on your Visa STEEL Credit Card account will be donated to the preferred charity of IUOE Local 428.

Strike Relief*: This benefit will defer payments on your Visa STEEL Credit Card account for up to 3 months if you go out on a Union sanctioned strike or lockout.

Onsite Visits: OE Federal visits various jobsites throughout the year and provides a catered lunch to workers. This is our way of saying 'thank you' for all of your hard work.



UNION STRONG

Becoming a member of OE Federal is exclusive, and not just anyone can join; only Union members like you, and your immediate family. Why not join an organization that was created to serve your specific needs and is considered one of the strongest financial institutions in the country?

To welcome our new Union family from IUOE Local 428, we're offering two exclusive promotions just for you!

1. **Win one of three prizes: a 65" TV, \$428 in CASH, or a \$100 Gift Card at your Semi-Annual Meeting, September 25, 2016¹**
2. **For every new loan, OE Federal will donate \$100 to the Larry Dugan Jr. Scholarship Fund²**

To join OE Federal, visit us online at oefcu.org, under "Apply Now," click "Membership Application" and complete the enrollment form. Or, speak with a Member Service Representative at **(800) 877-4444**.

JOIN TODAY!

**TO OPEN AN ACCOUNT
VISIT OEFEDERAL.ORG OR
CALL (800) 877-4444**

OEFEDERAL
CREDIT UNION
— EST. 1964 —

*For details about our Bonus Deposit, Loyalty Dividend, Union Rebate, and Strike Relief benefits, please visit us at www.oefcu.org or call (800) 877-4444.
¹ OFFICIAL RULES: NO PURCHASE NECESSARY TO ENTER OR WIN THIS SWEEPSTAKES: One (1) Grand Prize; valued at \$1,500: 65" Flat Screen TV. One (1) First Prize; valued at \$428: Cash; One (1) Second Prize; valued at \$100: Gift Card. Odds of winning any prize are 1:1,500, however, the actual odds of winning a prize will depend upon the total number of eligible entries received during the sweepstakes period. Open to: (1) new and existing IUOE Local 428 members who are: legal residents of the United States and at least eighteen (18) years of age at the time of entry, beginning April 1, 2016. Member must be in good standing with the IUOE Local 428; OR (2) new and existing OE Federal Credit Union members who are: legal residents of the United States and at least eighteen (18) years of age at the time of entry, beginning April 1, 2016. Member must be in good standing with the credit union. There are two ways to enter: (1) Members who qualify and fund a loan between April 1, 2016 and September 23, 2016 are automatically entered in the drawing. Three (3) sweepstakes entries per qualified loan. Maximum of 1 loan eligible for sweepstakes per primary member. OR (2) Legibly print your union registration number, OE Federal member number (if applicable), name, address (including zip code), telephone number (including area code), and email address (optional) on a 3" x 5" card and send it in a #10 business envelope to: OE Federal Credit Union, OE Local 428 Sweepstakes, P.O. BOX 5073, Livermore, CA 94551. No copies, mechanical reproductions, or metered mail accepted. Mail-in entries must be postmarked no later than September 21, 2016 and received by 5:00pm PT, September 23, 2016. Limited to one (1) entry per primary member, per mail-in entry per day during the sweepstakes period. Duplicate mail-in entry per day will be disqualified. Maximum of three (3) entries accepted per primary member. Any applicable local, state, or federal taxes are the responsibility of the recipient. This offer is non-transferable. The credit union has neither made nor is in any way responsible or liable for any warranties, representation, or guarantees expressed or implied, relative to any prize. Void where prohibited by law. Contest dates are: April 1, 2016 – September 23, 2016. Winner will be selected at random on September 25, 2016. For a complete copy of the Official Rules contact OE Federal at (800) 877-4444 or write OE Federal at: OE Federal Credit Union, OE Local 428 Sweepstakes, P.O. BOX 5073, Livermore, CA 94551.
² OE Federal Credit Union will donate \$100 to the Larry Dugan Jr. Scholarship Fund for every new loan (new money) made by an IUOE Local 428 member. Qualified loans are: Personal Loans, Auto/Vehicle Loans, Mortgage Loans, Visa, and are subject to credit worthiness and approval. Promotional period: April 1, 2016 - September 23, 2016.