

The First Family Feature



QUARTERLY NEWSLETTER . THIRD QUARTER . OCTOBER 2017



OSUITFCU Partnership

On September 1, 2017, OSU Institute of Technology Federal Credit Union (OSUITFCU) and First Family Federal Credit Union partnered to form a better credit union to serve their member-owners.

“We are looking forward to assisting the employees and students of OSUIT with

their financial needs,” said CEO David Dykes.

The branch located on campus at 1801 E. 4th Street in the Student Union building is now part of First Family. OSUITFCU members will be First Family members and be able to take advantage of all of First Family’s products and services.

Furniture Loan Special

Expires October 13th If it’s time to upgrade for the upcoming holidays, visit your nearest location to save on new furniture and appliances with as low as **6.95% APR** for up to 36 months*. Apply online and be pre-approved before you go shopping for the perfect dining room set.

*W.A.C. Certain conditions apply.



Our Family Can

Food Drive Donate non-perishable food items during the month of **November**. Proceeds benefit local organizations in the Checotah, Henryetta, Okmulgee and McAlester communities.

Thanks to all of our local sponsors:

- AEP/PSO of Oklahoma • An InSPAration • Burnett’s Boutique • Cave’s Jewelry • Cheezie’s Pizza • Classic Diner • Dickey’s Oil Pit • Henryetta Drug & Gifts • Henryetta Free-Lance • Mona’s Rose of Sharon • Morty’s Smokehouse • O’Reilly Auto Parts • Rheba’s Flowers • Rosie LaVon’s Marketplace • Rustler’s BBQ • Sonic • Taco Bell. • Taco Bueno • The Shack & Co.



Secured Loans

| Type | Rate |
|---|----------------------------|
| Auto, Motorcycle, Tractors & Watercraft | As low as 2.99% APR |

Other Loans

| Type | Rate |
|--------------------------------|----------------------------|
| Unsecured (Personal/Signature) | As low as 9.95% APR |
| Visa Gold Credit Card | 9.9% APR |

Share Rates

| Type | Rate | APY |
|-----------------|--------------|--------------|
| Regular Shares* | 0.35% | 0.35% |
| IRA Shares | 0.35% | 0.35% |

Certificate of Deposit Rates**

| Term | Rate | APY |
|-----------|--------------|--------------|
| 12 Months | 1.20% | 1.21% |
| 24 Months | 1.50% | 1.51% |
| 36 Months | 2.00% | 2.02% |

Money Market

| Type | APY |
|---------------------|--------------|
| \$0.01 - \$24,999 | 0.45% |
| \$25,000 - \$49,999 | 0.50% |
| \$50,000 and above | 0.55% |

*average daily balance over \$100.00
 **\$1000.00 minimum deposit required. A penalty for “early” withdrawal may be imposed. The penalty will be “no less than” 120 days dividends, whether dividends are earned or not earned. Note: All rates are effective as of September 12, 2017 and subject to change without notice.



5th Annual Labor Day Car & Bike Show



FAB FIVE



BEST OF SHOW '92 & Newer



BEST OF SHOW OLDER THAN '92



PEOPLE'S CHOICE '92 & NEWER



PEOPLE'S CHOICE OLDER THAN '92



PEOPLE'S CHOICE MOTORCYCLE



BEST OF SHOW MOTORCYCLE

Congratulations to the 5th Annual Car & Bike Show winners

Reward Yourself

Your cable bill is due, the car needs an oil change and it's your niece's birthday. Use your First Family FCU Visa ScoreCard Rewards Credit Card to make those routine purchases and watch the rewards roll in!



For every qualifying purchase made using your ScoreCard Rewards Card, you earn valuable Bonus Points that may be redeemed for outstanding merchandise and exciting travel!

Gifts for Everyone

ScoreCard has a robust catalog of thousands of items including brand names like Apple®, Brighton®, Pandora®, Dyson® and Sony®.

Book a Dream Getaway

Redeem for air travel, cruises, hotel stays, car rentals, vacation packages and more! Book your travel online 24 hours a day, 7 days a week.

Want to "ScoreMore" Bonus Points Even Faster? ScoreCard gives you more Bonus Points – 2X, 3X, 4X or more. **ScoreMore** is a special feature that allows you to earn additional Bonus Points at participating retailers online and in-store.

New merchants are added monthly! Check out all participating retailers in the online mall today!

To view all redemption options, please log in online at: ScoreCardRewards.com

Holidays

First Family will be closed in observance of:

Columbus Day
Monday, October 9

Veteran's Day
Saturday, November 11

Thanksgiving Day
Thursday, November 23

Christmas Day
Monday, December 25

Upcoming Promotions

Green Week Loan Special
November 20, 21, 22, 24

Christmas Loan Special
Coming this winter

Upcoming Events



International Credit Union Day
October 19

Celebrate the Credit Union Difference with us at our annual Open House event. Visit your nearest location for refreshments and lots of freebies!

Member Bingo

Checotah
October 17

Harvest Spoon Chili Festival
Okmulgee

October 21

Trick-or-Treat

McAlester
October 28

Checotah
October 31

Henryetta
October 31

Okmulgee
October 31

Turkey Giveaway

November, all locations

Follow us on Facebook for event updates, pictures and giveaways!

