

DEPOSITS

Checking Accounts



- > No Min Balance
- > No Monthly Fee
- > Direct Deposit
- > Mobile Deposit



Savings Accounts

- > \$1 Opening Deposit
- > Low Min Balance
- > Earns Dividends
- > Automatic Transfers

Youth Accounts



- > Youth Savings
- > Teen Checking
- > 24/7 Parental Access
- > No Monthly Fee

DEPOSITS

Money Market



- > \$1,000 Min Deposit
- > Great for Emergency Fund
- > Compound Monthly
- > No Monthly Fee



Share Certificate

- > \$1,000 Min Deposit
- > Terms from 3 Mos - 5 Yrs
- > Use as Loan Collateral
- > Easy to "Set It & Forget It"

Individual Retirement Accounts



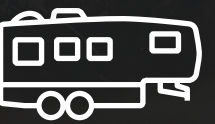
- > \$100 Min Deposit
- > Compounded Monthly
- > Invest in Your Future!
- > Traditional, Roth, or Education

LOANS

Auto Loans



- > 48-84 Month Terms
- > New or Used Vehicles
- > Pre-Approval Available
- > No Early Payoff Penalties



RV Loans

- > Motorhomes
- > 5th Wheels
- > Trailers
- > New or Used

Personal Loans



- > From \$500 to \$20,000
- > Fixed Monthly Payment
- > Plans up to 60 Months
- > No Early Payoff Penalties

LOANS

Home Loans



- > 1st/2nd Mortgage
- > Home Equity Loans
- > First Time Homebuyer Program



Credit Cards

- > Strike Relief¹
- > Union Rebate²
- > Rewards Card Option
- > No Annual Fees
- > No Cash Advance Fees
- > No Balance Transfer Fees

¹To be eligible for Strike Relief, you must meet the following requirements: (1) you must have worked at least 20 hours per week during the 30-day period before the official strike; (2) you must be a cardholder for at least one year; (3) your account must be in good standing; (4) you must be on strike or lockout for 30 or more consecutive days within the last six months. Strike Relief will defer your monthly minimum payment for up to 3 months from when you begin your strike.

²OE Federal will make a donation of 1% of the gross interest you and your family members pay annually on your Visa account(s) to a charity designated by your Local. Your union group (including family members) must accumulate \$50 or more in benefits each calendar year for a donation to be made. Individual members and unions do not receive a tax benefit from the donations made by the credit union through this program.

BANK WITH OE FEDERAL CREDIT UNION

Since 1964, our members have become more than members; they're our union family. And like family, we work hard to support you and your loved ones with a full range of financial products and services. From Savings to Share Certificates, Auto Loans to Mortgages and Youth Accounts to Retirement Accounts, we've got accounts that fit your needs.

SERVICES

Insurance Options

- > Guaranteed Asset Protection (GAP)
- > Mechanical Repair Coverage (MRC)
- > Life, Disability, AD&D



Online/Mobile Banking

- > Check Account Balances
- > Deposit Checks
- > Make Transfers/Payments
- > Send Money with Zelle®

Financial Education

- > Free Monthly Webinars
- > Monthly Blog Posts
- > Financial Calculators



Additional Benefits

- > Loans Friendly to Seasonal Work
- > We'll Never Sell Your Loan to a Third Party Company
- > Exclusive Discounts & Offers

Let's get social! Scan to follow us on Social Media



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12/23

THANK YOU FOR CONSIDERING OE FEDERAL.

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