



## NEW LOGO FOR THE CREDIT UNION

**We need your help!**

### OnLine Voting

The submissions are in! We had great response. Thanks to all that submitted entries. The Board has narrowed the submissions down to the top three. Beginning September 26<sup>th</sup> you can go online and vote for your favorite logo (1<sup>st</sup> place will win \$200, 2<sup>nd</sup> place \$100, and 3<sup>rd</sup> place \$50). Voting will continue until October 14<sup>th</sup>. The winning logo will be used on all Credit Union marketing and promotional materials.

### RULES

- Voting is open to all Credit Union members. [bcbsokcu.com](http://bcbsokcu.com)
- You will only be able to vote once.
- Credit Union reserves the right to override the online decision and modify the winning design, including font and color(s).



### SHARED SERVICES LOCATIONS

Have you ever needed to access the Credit Union after hours or on the weekend? Now you can conduct your Credit Union business at thousands of locations across the nation.

See the enclosed fliers for a location near you or visit [cuswirl.com](http://cuswirl.com).

### ATM AT THE FSU

You asked for it.....You got it!

Need cash and don't have time to go downtown on your lunch hour or after work?

**The ATM is in and will be available for use on Monday, September 26<sup>th</sup> in the FSU break room area!**

### BOARD MEMBER NOMINATIONS

Nominations are now being accepted for individuals in serving on the Credit Union Board of Directors. The terms of **three members** will expire in January 2012. If you are a Credit Union member who is interested in volunteering to fill one of these positions, or if you would like to serve on one of the many Credit Union Committees, please contact [Leigh Ann\\_Hancock@hsc.net](mailto:LeighAnn_Hancock@hsc.net). Nominations will be accepted through October 28, 2011.

Credit Union Bylaws require that the Nominating Committee appoint at least one member for each vacancy for which elections are being held. Nominations will not be allowed from the floor, unless sufficient nominations have not been made by the Nominating Committee, or circumstances prevent the candidacy of one of the nominees.

**For more information about these services or any other services that the Credit Union offers, please contact your friendly CU staff at 918-551-3800.**

## Funds Availability Policy Disclosure

In some cases, the Credit Union will not make all of the funds that you deposit by check available to you on the same business day that we received your deposit. Funds may not be available until the second business day after the day of your deposit. We may delay your ability to withdraw funds deposited by check into your account an additional number of days for the following reasons:

- We believe a check you deposit will not be paid;
- You deposit a check totaling more than \$5,000 on any one day;
- You deposit a check that has been returned unpaid;
- You have overdrawn your account repeatedly in the last six months; or

There is an emergency at the Credit Union (i.e. failure of communication or computer equip.) Checks will generally be available no later that the seventh business day after the day of your deposit. For special rules on new accounts, please contact Group Service Employees Federal Credit Union.

### Rates Effective October 1, 2011\*

MEMBER DIVIDEND RATES		
	Dividend Rate	APY*
Shares	0.50%	0.501%
Christmas Club	0.75%	0.752%
IRA Shares	2.00%	2.015%
Share Certificates	**	**
IRA Certificates	**	**

\*Rates shown are Annual Percentage Yield (APY) and are subject to change without notice.

\*\* For current rates on IRA and share certificates, call the Credit Union or visit our website at [www.bcbsokcu.com](http://www.bcbsokcu.com).

AUTO & SIGNATURE LOAN RATES		
	Term	APR*
New & Used Autos	72-month maximum	Rates as low as 2.70%**
Signature	Various	Rates as low as 7.95%**
Share/Certificate Secured	Various	2% above Dividend Rate/ Minimum 4%

\*Rates shown are Annual Percentage Rate (APR) and are subject to change without notice.

\*\*Rates are based upon individual credit history and credit scores. Loan rates may also be reduced by 0.25% for automatic payments and/or member savings balance of \$2,000.

<p><b><u>Phone Numbers</u></b> 918-551-3800 918-551-3706</p> <p><b><u>Hours</u></b> Daily 8:00 a.m. to 4:00 p.m.</p> <p>Oklahoma City As Announced</p> <p><b><u>Mailing Address</u></b> P.O. Box 21258 Tulsa, OK 74121-1258</p> <p><b><u><a href="http://bcbsokcu.com">bcbsokcu.com</a></u></b></p>	<p><b><u>Board of Directors</u></b> Dewey Hicks, Chairman Damon Boggs, Vice Chairman Renée Butler, Secretary Kevin Holmes, Treasurer Leigh Ann Hancock Mike Rollins Nathan Shuyler Dan Skidmore John Wilkinson</p> <p><b><u>Supervisory Committee</u></b> Nathan Shuyler, Chair Deborah Jensen Suzie Omstead Brenda Porter Karena Finnerty</p>	<p style="text-align: center;"><b>As of August 31, 2011</b></p> <p>ASSETS.....\$11,451,357 SHARES/DEPOSITS.....\$9,590,623 LOANS.....\$9,685,393 INVESTMENTS .....\$607,068 EQUITY.....\$1,845,242 NUMBER OF MEMBERS.....1,808</p> <div style="text-align: center; margin-top: 20px;">  <p style="font-size: small;">Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government</p> <p style="font-size: x-large; font-weight: bold; letter-spacing: 0.5em;">NCUA</p> <p style="font-size: x-small;">National Credit Union Administration, a U.S. Government Agency</p> </div>
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