

Board of Directors

Monte Kramer, President
 John Ellis, Vice President
 Doug Dix, Secretary/Treasurer
 Robert Miller, Membership
 Annette July, Director
 Francis Taft, Director
 Rita Baumgart, Director

Supervisory Committee

Ken Erlenbusch, Chair
 Jerry Wagner
 Beverly Jennings
 Darwin Heyd

Staff

Dawn Van Ash, Manager
 /Loan Officer
 Julia Diedrich, Assistant
 Manager/Loan Officer
 Rosanne Summerside,
 Teller/IRA Coordinator
 Peggy Wallace, Teller/
 Visa Coordinator
 Kristina Grause, Teller/
 Teen Club Coordinator

Holiday Closings

Monday, July 4
 Independence Day

Monday, September 5
 Labor Day

The Board of Directors has declared the following dividend rates effective 7/01/2011.

\$50.00 and Up 0.15%
Paid Quarterly APY
 Christmas Club 0.50%
Paid Monthly APY
 IRA Shares 0.50%
Paid Quarterly APY

Dividends Calculated Daily

Certificate Rates (\$500 minimum)

6 MO	1 Yr	2 Yr
0.50%	0.75%	1.00%
APY	APY	APY

IRA Rate

1 Yr Term
 0.75% APY

APY=Annual Percentage Yield

Oahe Federal Credit Union Loan Rates

Model Year	Rates As Low As	Terms Up To
2009-2011	3.99% APR	72 Months
\$35,000.00 and over	5.99% APR	84 Months
2006-2008	5.00% APR	60 Months
2003-2005	5.00% APR	60 Months
2002 – Older	5.00% APR	48 Months

On the 2009-2011 models, the higher rates would apply only if you're using the longer terms. In other words, if you purchase a \$35,000.00 vehicle and pay it back in 72 months, your rate could be as low as 3.99 percent APR – but if you choose the 84 month term, your rate could be as low as 5.99 percent APR.

The above stated rates apply with the best credit scores, borrowing no more than 90 percent of the retail sticker price, and making payments through payroll deduction or an automatic payment from an active OFCU checking account (at least 6 checks written per month).

Visit our website at www.oahefcu.coop for a complete look at our rates, terms, and loan types.

APR = Annual Percentage Rate

Grow With Your Credit Union

Whether you're...

Just starting out...

Saving for your future...

Or planning for retirement...

...you can continue to grow with your credit union. We're here to help you meet your financial goals at every stage of life.



ahe News

Summer 2011

Where people are worth more than money

Disaster-Proof Your Important Papers

If you had to evacuate your home tomorrow, would your most important documents and personal information be safe and accessible? Being prepared for the worst—that includes gathering and protecting your most important papers—is your best chance for a complete recovery from disaster, whether you're in the path of a flood or you lose your home to fire.

The list of documents and records you'll want to protect is long, ranging from insurance policy information and estate planning documents to property records and financial statements. Identification is the single most important type of documentation to protect and take with you. If you have limited time—or patience—for gathering all your records, focus on the ones that are most important to have on hand at all times and those that are the hardest to replace.

The documents you gather—originals and copies—belong in a safe deposit box; a lightweight, lockable, fireproof metal box you keep at home; and with a friend, relative, or attorney out of the immediate area. Keep one of the safe deposit box keys in your evacuation box. Have someone else hold the second key, along with the box address and an inventory of contents.

You should store the originals of most documents in your safe deposit box and place copies in your home evacuation box and also send copies to your trusted friend

or relative. Do not store your original will in your safe deposit box; it may be legally “sealed” after your death.

While a safe deposit box and home evacuation box are necessary, they have their flaws. A safe deposit box can be inconvenient to keep up to date. And a home evacuation box that's convenient for you to get to and carry away in an emergency is also a sitting duck for thieves. Or, it could be damaged by water (the reason you should store all contents in sealed plastic bags) or be buried under rubble.

Technology offers some excellent tools to bridge the gap between safety and convenience. From digital cameras and scanners to software and online services, technology makes gathering, copying, storing and updating your important papers and information faster and easier than ever before. There is no guarantee of when you will get online or be able to open a computer file, so be sure to hang on to hard copies of the information you'll need immediately.



Oahe Federal Credit Union

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Office Hours

Monday-Friday
 Drive Thru: 7:30 a.m. - 5:30 p.m.
 Lobby: 9:00 a.m. - 5:00 p.m.

Services

Advantage ATM/Checkcard
 Check Cashing Service
 Christmas Club Accounts
 Coin Counter
 Copier Service
 Credit Life & Disability Insurance
 Direct Deposit
 Drive-Up Window
 Home Equity Loans
 Individual Retirement Accounts
 Money Orders
 New & Used Car, Boat, RV, &
 Motorcycle Loans
 Notary Public Service
 Oahe Online
 Online Bill Pay
 Payroll Deductions
 Pee Wee Penguin Young
 Savers' Club
 Postage Stamps
 Share Accounts
 Share Certificates
 Share Draft Accounts
 Share Secured Loans
 Teen Club CU Succeed
 Touch Tone Teller
 Visa Credit Cards
 Wire Service

Oahe Federal Credit Union's Annual Membership Meeting

Oahe Federal Credit Union held its Annual Membership Meeting on Tuesday, May 17, 2011, at the View Pub. For our entertainment this year, we tried something a bit different. It was a huge success and fun was had by all who attended. We divided everyone up into eight teams, and each team had to complete six tasks. Pee Wee Penguin even made a surprise visit to cheer on the teams!

Task 1: Keep two balloons in the air, first hitting one then the other without either of them hitting the floor for 30 seconds.

Task 2: Place a popsicle stick in their mouth and then stack five dice on the end of the stick and hold for a count of three seconds.

Task 3: Bounce two ping pong balls into a plastic cup.

Task 4: With a straw, suck up ten M&M candies to the bottom of the straw and moving them one at a time to another cup 12 inches away.

Task 5: Stack two golf balls on top of each other, remove their hands and the golf balls must stay together for three seconds.

Task 6: Sitting down with head back, a cookie was placed on their forehead, using only their facial muscles they had to move the cookie from their forehead to their mouth.

The two teams that finished all six tasks first, competed in a final task against each other.

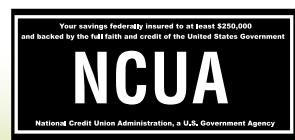
Final Task: One team member held a box of tissue, while the another team member took out one tissue at a time using one hand as fast as they could. The team that finished first were declared the winners. Congratulations to team #7, Doug Dix, Mavis Davis, and Chuck Fergen, the winners of the event.



Protect Yourself With Verified by Visa

Protect your card from online fraud with Verified by Visa. Your Visa card is equipped with Verified by Visa - it password protects your card for free. To learn more, visit: www.visa.com/shopandactivate.

Your Advantage Checkcard is also equipped with Verified by Visa - a free, simple-to-use service that confirms your identity with an extra password when you make an online transaction. To learn more, visit: usa.visa.com/personal/security.



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

Prevent Identity Theft When Traveling

As you make your travel plans, plan how you'll keep your personal information safe. When you're away from home, distractions become opportunities for thieves who are looking for ways to steal your identity. Don't let them ruin your vacation.

These simple steps can save you hours of frustration and hundreds of dollars or more. Before you go:

- Have your mail collected or held at the post office.
- Don't blog, tweet, or post your travel plans on social networking sites.
- Decide which credit cards you'll take (as few as possible) and how you'll stash a backup in case one is lost, stolen, or canceled.
- Make a list of important phone numbers, including the numbers of Oahe Federal Credit Union and credit card issuers.
- At home, make sure your financial documents aren't sitting in plain view.

When traveling:

- Don't carry extra credit cards or personal information (Social Security Number and so forth) in your wallet or purse unless necessary.
- Never leave your purse or wallet unattended.
- Beware of distractions. Criminals create or take advantage of distractions and then try to steal your personal items.
- Assume public wireless establishments aren't secure—don't enter passwords or financial account information when using a public wireless "hot spot" or cyber café.
- Use cash when possible.
- Confirm credit card numbers in person at hotels instead of over the phone.



Reasons to Use Online Banking

- Pay bills and manage financial tasks all in one place.
- Protect accounts from fraud; log on frequently to monitor.
- Transfer money quickly between accounts.
- Avoid late fees.
- Reduce paperwork.
- Reduce cost of postage.
- Avoid the delay of regular mail and the insecurity of unlocked mailboxes.
- Reduce time spent in line or at the drive-up.

How to Foil a Fake Check Scam

Fake check scams cheat Americans out of \$1 billion each year, according to the Federal Trade Commission, Washington, DC. Avoid becoming a victim by knowing what to watch out for:

- Recognize popular schemes such as lotteries and sweepstakes, family emergencies of someone you don't know, overpayment for something you sell in a classified ad or online, and work-at-home and mystery-shopper scams.
- Never deposit a check from someone and agree to wire a portion of the funds elsewhere.
- Don't agree to pay to claim a prize or grant, and avoid cashing checks and sending money back to an employer.

For more information, visit fakechecks.org.