



Oahe News

Winter 2012

Where people are worth more than money

Oahe Federal Credit Union Participated in the “Parade of Lights” on November 25, 2011



We would like to extend a special thank you to Lorri Schlaak and Garry VanAsh for all of their help putting the float together. On behalf of the Board of Directors and staff at Oahe Federal Credit Union,
THANK YOU!



Oahe Federal Credit Union

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Touch Tone Teller
(605) 945-2562
Fax (605) 224-7332
www.oahefcu.coop
info@oahefcu.coop

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 \$ucceed
- Touch Tone Teller
- Visa Credit Cards
- Wire Service

Thank you Peggy for 20 years of service!

Please join us on

Friday, February 17, 2012

to celebrate her achievement!

Thank You!



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, January 16, Martin Luther
 King, Jr. Day
 Monday, February 20, Presidents' Day

The Board of Directors has declared the following dividend rates effective 01/01/2012.

\$50.00 and Up 0.15%
Paid Quarterly APY
 Christmas Club 0.25%
Paid Monthly APY
 IRA Shares 0.50%
Paid Quarterly APY

Dividends Calculated Daily

Certificate Rates

(\$500 minimum)

6 MO	1 Yr	2 Yr
0.40%	0.65%	0.90%
APY	APY	APY

IRA Rate

1 Yr Term
 0.65% APY

APY=Annual Percentage Yield

Oahe Federal Credit Union Loan Rates

Model Year	Rates As Low As	Terms Up To
2010-2012	3.49% APR	72 Months
\$35,000.00 and over	5.49% APR	84 Months
2007-2009	4.50% APR	60 Months
2004-2006	4.50% APR	60 Months
2003 – Older	4.50% APR	48 Months

On the 2010-2012 models, the higher rates would apply only if you're using the longer terms. In other words, if you purchase a \$35,000 vehicle and pay it back in 72 months, your rate could be as low as 3.49% APR – but if you choose the 84 month term, your rate could be as low as 5.49% APR.

The above state rates apply with the best credit scores, borrowing no more than 90% 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

Pass Along Your Credit Union Legacy

The legacy you leave your family might include your house, cars, some financial assets, and maybe a family business. Your legacy also includes the less tangible things that are unique to your family such as family history and name, maybe a dimple, favorite recipes, and the way you identify what's important to stand for as you move through life.

There's another aspect of legacy you can share right now. Because you're a member of Oahe Federal Credit Union, your immediate family members are eligible to join as well. And membership provides both tangible and intangible benefits. Credit unions are financial cooperatives, owned by their members. Because we have no shareholders, our board's only interest is the safety and soundness of the credit union and making sure that members, not stockholders, are the beneficiaries of product and service decisions. We price loans, pay dividends on funds you've deposited, and provide you with high-quality, low-cost services at reasonable fees. Banks must price products and services to make a profit and pay their stockholders. But credit unions are member-owned, not-for-profit financial cooperatives dedicated to improving members' lives.

Members of your family will experience the same benefits of credit union membership you already enjoy. They, too, will benefit from our expert advice, low rates on loans, high dividends on savings and certificates, and exceptional customer service. If you enjoy the unique benefits of belonging to a credit union, share this legacy with your family.

NOTICE TO ADVANTAGE ATM AND DEBIT CARD MEMBERS



Your Advantage ATM and Debit Card allows you to conduct purchase transactions through Visa or PULSE networks. If you select the credit button on the merchant terminal, the transaction will be routed to Visa. If you choose the debit button and enter your PIN, it will be routed to PULSE (referred to as a "PINned Network"). If the merchant accepts more than one network you have the right to select Visa or a PINned Network. Some e-commerce merchants are authorized to accept PINned transactions without requiring you to enter your PIN. Unauthorized transactions that route through Visa are protected by Visa's Zero Liability. Cardholders may be held partially responsible for unauthorized PINned Network transactions.

Congratulations to Robin Roussel for guessing the correct amount of porcupine balls in the jar to win the 19" Flat Screen TV during credit union week. Door Prize Winners: Jason Kientop, Brian Lee, Rebecca Coleman, James Valnes, Garrett Whipple, Lyle Wagner, Cheryl Wendt, Linda LaFrentz, Cody Frederick, Edward Doud, Rita Baumgart, Kate Shopteau, Sherri Wilson, Dennis Ries and Rod Luckhurst.

