

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, Oct.10, Columbus Day
 Monday, Oct. 10, Native American Day
 Friday, Nov. 11, Veterans' Day
 Thursday, Nov. 24, Thanksgiving Day
 Monday, Dec. 26, Christmas Day (observed)

The Board of Directors has declared the following dividend rates effective 10/01/2011.

\$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% APY	0.75% APY	1.00% 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



Fall 2011

Where people are worth more than money

Credit Unions Build a Better World - Celebrate 2012: The International Year of Cooperatives

At some point, you've probably wondered what the difference is between credit unions and other financial institutions. In reality, many differences exist, but the short of it is this: Credit unions exist to help people, not to make a profit. That difference resulted in Oahe Federal Credit Union being established as a financial cooperative rather than a bank. Although we don't sell groceries or farming supplies or electricity, we share the same principles as other cooperatives. At a cooperative, you're a member/owner, not a customer.

In order to increase public awareness of cooperatives and promote their formation and growth, the United Nations General Assembly has designated 2012 as the International Year of Cooperatives (IYC) with the theme "Cooperative Enterprises Build a Better World."

In honor of International Credit Union Day, we will be serving lunch on Thursday, October 20, 2011 from 11:30 a.m. to 2:00 p.m. It's a chance for us to say "thank you" to our valued member/owners for your participation in the credit union.

Audit In Progress

The enclosed quarterly statement is being used as a verification of your account.



Please look the statement over carefully, and if there are any discrepancies, please respond in writing to the following address: Gary Watzel, Box 546, Pierre, South Dakota 57501.

Save This Statement



This quarterly statement provides the information you need at tax time, so please retain it for your records. You may also

obtain tax information by calling the Touch Tone Teller at (605)945-2562. If you earned less than \$10.00 in dividends, you will not receive a 1099 form.

ATM/Debit or Checkcard



ATM checkcards are a way to make purchases, get cash, and use for traveling. We, at Oahe Federal Credit Union will make it as convenient as possible for you to access your money when using it. However, if while using your checkcard for activity that brings your checking account to a negative balance or overdraws your account, your card will be suspended. The first time this occurs it will be suspended for 90 days, second time 180 days and, the third time it will be revoked permanently.

Oahe Federal Credit Union

124 S Euclid Ave
 PO Box 818
 Pierre, SD 57501
 Phone (605) 224-6264
 Toll Free (888) 461-6771
 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 \$ucceeded
 Touch Tone Teller
 Visa Credit Cards
 Wire Service

Zip! Zero! Zilch!

**No Interest!
No Payments!
No Kidding!
For 3 Months!**
Zip, Zero, Zilch, is back on new and used vehicle purchases or refines from another financial institution.

**Rates starting at
3.99% APR.**

That's right...you pay no interest and have no payments for **three entire months!**

APR: Annual Percentage Rate

USA Patriot Act Identity Verification Notice

On October 26, 2001, President Bush signed into law the USA Patriot Act. The purpose of this law is to help protect you, your family, and our country from terrorism. Preventing terrorist financing is one way we can help prevent terrorism. We want you to know that section 326 of this Act requires our credit union to verify the identity of all new credit union members. We must also verify the identity of members and non-members added as signatories to, and who have access to, new or existing deposit accounts and loans. We must also retain copies of documents used to verify your identity.

If you are an existing member who joined the credit union before the USA Patriot Act rules became effective, we may also need to verify and retain copies of any documents used to verify your identity when you request a new deposit account, apply for a loan, or are added as a signatory to new or existing deposit or loan accounts.

We ask for your understanding as we work to support these efforts to maintain the security of your funds and our country. Please speak with a credit union staff member if you have any questions or concerns about our identity verification policies.

IMPORANT: Online Security Informaiton



Oahe Federal Credit Union wants to ensure the online protection of your personal and account information:

Please note - Oahe Federal Credit Union **will not** ask you to submit personal or account information via email. For your protection, any email sent from Oahe Federal Credit Union including member service emails or email alerts will be for your information only.

If you ever receive an email appearing to be from Oahe FCU that asks for your personal information such as your Account Number or Social Security Number, **DO NOT** respond to the email. Please notify us immediately at 1-888-461-6771 or 224-6264.

The number on rule...**DON'T RESPOND!** Call or contact Oahe Federal Credit Union and let us know of the unusual email.

Life Loans



When things in life just happen, let us help....

- New Arrival Loan (to set up that nursery)
- Back to School Loan (school clothes, school supplies)
- Prom loan (get that dress or tux you have been eyeing)
- Graduation loan (congratulation celebration)
- Getting started on your own loan (a bed, furniture, tv, rent deposit, etc.)
- Wedding loan (get that dress of your dreams, pay for a reception)
- Honeymoon loan (how about a nice sandy beach)
- Down payment on a house loan
- Anniversary loan (take a caribbean or an alaskan cruise)
- Special event loan
- Unexpected death loan

**Maximum limit
\$10,000**

Unsecured Loan

8.9% Fixed APR

Term – 5 years

Holiday Skip-A-Payment: Great Source of Holiday Funds

If you already have a loan with Oahe Federal Credit Union, you don't have to apply for a new one to get some extra holiday cash. Sign up for our Holiday Skip-A-Payment program instead and skip one month's payment - either November, December, or January - on your qualifying credit union loan(s). Then take the money that would have been your loan payment and use it for any season expense!

There is a modest fee of \$30.00 per loan to take advantage of this service and \$5.00 of that will be donated to a local charity. If you make your loan payments automatically by Payroll Deduction or Direct Deposit, your payments will be deposited into your Share Savings Account. Interest will continue to accumulate on your loan during the month you skip your payment.

So for a special gift, a holiday trip...whatever your holiday plans Oahe Federal Credit Union Holiday Skip-A-Payment program can help you finance them. Use the coupon below to sign up today. you can return the coupon to us in person, by fax (605-224-7332), or mail it to Oahe Federal Credit Union, PO Box 818, Pierre, SD 57501.

Holiday Skip-A-Payment!

- A. Indicate the month you want to skip: November December January
- B. Indicate the loan(s) you want to skip: Auto Personal Other (explain)
- C. Indicate your method of submitting fee: Deduct form savings Deduct from checking
 Other (explain)

Print Name: _____
Your Signature: _____ Joint Signature, if necessary: _____

By signing above, you authorize Oahe Federal Credit Union to extend your final loan payment by one month, interest will continue to accumulate on your loan during the month you skip your payment.. All loan payments must be current to qualify. Please allow a minimum of two weeks to process your request.

