

- MONEYWISE -

SEPTEMBER 2020



OE FEDERAL
CREDIT  UNION

oefederal.org | 800.877.4444

Federally Insured by NCUA

HERE'S YOUR CHANCE TO WIN!

>> **Sign up and WIN:** Sign up for **direct deposit** during the month of September and you could win an Outdoor Movie Night for 4. Visit oefederal.org to learn more.

>> **BalanceTrack Stay on Track Summer Contest by BALANCE:** Ready to boost your financial health and be entered for a chance to win \$500*? All you have to do is complete at least one BalanceTrack module and you'll be entered to win! To learn more and register, visit oefcu.org/contests/winwithbalancetrack/

BONUS: In addition, OE Federal wants you to win even more! By participating in BALANCE'S BalanceTrack Contest, you'll also be entered in to OE Federal's raffle to win an iPad.* Visit oefederal.org to learn more.

Labor Day Auto Savings

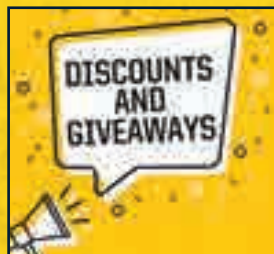
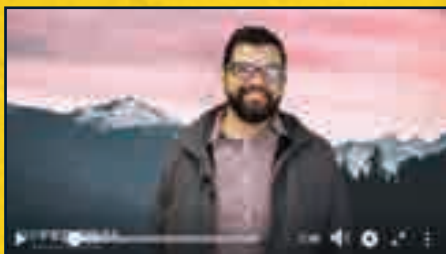
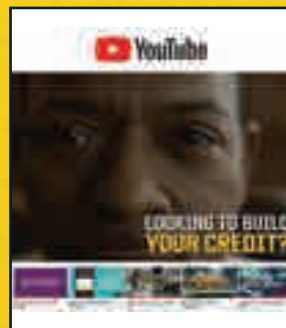
From September 1st to 14th, get a **0.25%^{APR*}** discount on Auto Loans.

HAVE 20% TO PUT DOWN?
That'll earn you an additional **0.50%^{APR*}** off our standard APR.

>> Apply online at oefederal.org, call 800.877.4444 or visit your local branch. <<

*APR = Annual Percentage Rate. 0.25% APR discount will be applied September 1st - September 14th, 2020 only. Rate as low as 2.74% APR with terms up to 72 months. Rate reflects a 0.50% APR discount for 20% down payment. Minimum loan amount at this rate is \$10,000. Minimum auto loan amount is \$2,500 for refinanced vehicles. Refinance not valid on current OE Federal Auto Loans. Rate is for vehicle models 10 years or newer. Up to 125% (for well-qualified borrowers) LTV of MSRP or KBB retail value, not to exceed purchase price. Estimated monthly auto loan payment is \$15.08 per \$1,000 borrowed at 2.74% APR for 72 months. Rates and terms are subject to change without notice.

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Board of Directors Nominees

The Nominating Committee of OE Federal Credit Union met and submitted their nominations for the openings on the Board of Directors.

Nominations by petition must be submitted to Carole Whitman-Smith at the OE Federal Credit Union Headquarters located at 250 North Canyons Parkway in Livermore, CA no later than October 22, 2020 in order to qualify. Nominations by petition require 500 signatures and should be accompanied by biographical data and a signed "Notice of Willingness to Serve". Blank petitions and "Willingness to Serve" notices may be obtained from Carole Whitman-Smith at the OE Federal Credit Union Headquarters. No nominees will be accepted from the floor at the Annual Meeting if there is at least one nominee for each position to be filled. In the event that no nomination petitions are filed by the general membership, nominees submitted by the Nominating Committee are elected by acclamation. The results of the 2020 elections will be announced at the Annual Meeting to be held on Saturday, November 21, 2020 beginning at 8:00 a.m. The Annual Meeting will take place at the OE Federal Credit Union Headquarters located at 250 North Canyons Parkway in Livermore, CA.

- >> **David Daneluz - 3 Year term**
- >> **Randy White - 3 Year term**
- >> **Daniel Henry - 3 Year term**
- >> **Jerry Seiff - 3 Year term**
- >> **Stephan Nichols - 3 Year term**
- >> **Justin Pentz - 3 Year term**