

The dream of **homeownership** is never too far away, we want to help make it **happen** for you and your family.

Home Loans and Refinancing

Your financial success starts with finding the right loan. We offer various mortgage options, both fixed and variable, including First Time Homebuyer and VA Home Loan programs. Our Home Loans were designed to be easy and hassle-free. At OE Federal, we will work hard to help put you in your new home.

Home Equity Line of Credit (HELOC)

Whether it's remodeling your kitchen, consolidating credit card debt, or paying off medical bills, let OE Federal and the equity in your home help.

Home Equity Line of Credit Features:

- Flexible Repayment Terms
- No Points or Annual Fees
- Low Interest Rates
- Cash Advances with a Simple Phone Call

A Home Equity Line of Credit might also give you some tax advantages as well (speak with your tax advisor).



No matter where your journey in life takes you, **even in retirement**, we want to make sure you're one step ahead.

Money Market/Share Certificates

The perfect way to save money and earn interest is with a Money Market Account. If you have a substantial amount of money, but still need access to your funds or check writing ability, we suggest this account. Money Markets have a higher dividend rate than Savings Accounts. If you don't need immediate access to your money, a Share Certificate may be another suggestion. We offer Share Certificates from 3 months to 5 years. These accounts earn our highest dividend rates, so you won't be disappointed.

IRA Accounts

An IRA (Individual Retirement Account) can help you when saving for retirement, buying your first home, or covering education costs.

Golden 3 Accounts

For our retired members and their spouses, we've got some special privileges. Golden 3 members are entitled to their first box of checks free, and can have their monthly dividends deposited to their OE Federal account or mailed directly to their homes. No need to wait until you cash out those share certificates to collect your dividends because you'll have them every month.



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To learn more about **OE Federal** or our products/services, visit **oefcu.org** or give us a call at **(800) 877-4444**.

WE'RE THERE —
EVERY STEP
OF THE
WAY

OE FEDERAL
CREDIT UNION

BANK DIFFERENT. BANK UNION.

OE Federal Credit Union is different than most financial institutions in that we're **Union**, like you. We understand the work you do, why you do it, and most importantly, who you do it for.

Our main focus is putting your goals first, no matter what stage of life you're in. Whether it's your first **Savings or Checking account, Auto Loan, Home Loan**, or even **saving** for when you're retired and **off the job for good**. We've got you covered.

We also understand that you want the freedom to choose when, where, and how you want to bank. That's why we offer you many different options. Whether you want to use our **Mobile App** on your smartphone to deposit a check. Transfer funds from your **home computer**. Visit one of our **60,000 surcharge-free ATMs**. Speak with a Member Service Representative by **phone**. Or simply bank in person at one of over **5,000 Shared Branches**, where you can make deposits, account transfers, loan payments, and withdrawals, just like at any OE Federal branch. With OE Federal, you have the freedom of choice!



PHONE



ONLINE BANKING



MOBILE APP



60,000 ATMS



5,000
BRANCHES

START YOUR JOURNEY: JOIN OUR UNION FAMILY

VISIT OEFcu.org OR CALL (800) 877-4444

You **work hard** for your money. You **deserve** one of the nation's **largest** ATM and Branch Networks.

Checking Accounts

You work hard to earn your money. So, why not get the access and services you deserve with a Checking account from a Credit Union you trust?

- Free Checking
- Free Debit Card
- Free Direct Deposit
- Free Mobile Banking*
- Mobile Deposit*
- Free Money Management Tools
- Over 60,000 surcharge-free ATMs nationwide
- Free Online Banking
- Free eStatements
- 24/7 Access to your Account with our Phone Activated Teller (P.A.T.)
- Over 5,000 Shared Branches
- Overdraft Protection
- Member Only Benefits

Savings Accounts

You're never too young to start saving. Whether the account is for your child or yourself, we want to help you reach your financial goals by offering a variety of savings tools.



*OE Federal does not charge fees to use Online Banking, Mobile Banking, Mobile Deposit, Text Banking, or Mobile Alerts. However, your wireless provider may charge additional fees for airtime, text messages, and/or internet access. Contact your wireless service provider prior to using these services to get additional information on their applicable fees. Mobile Deposit may be subject to additional terms and conditions.

Sometimes you just need a **little extra money**. Let us help guide you to the next best thing in life.

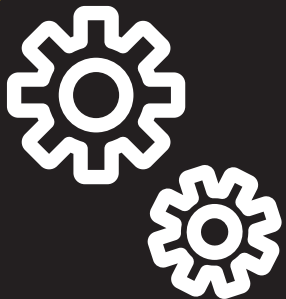
Auto & Recreational Vehicle Loans

At OE Federal, Auto and Recreational Vehicle Loans are our specialty. You can expect low rates, flexible terms, special discounts, up to 100% financing, and exclusive member only auto buying services. We understand you are looking for the best option to finance, that's why our Auto and Recreational Vehicle Loans are the right choice.

Signature Loans

Need some "travel" money? Looking to consolidate your bills? Whatever the reason, if you're in need, OE Federal has the solution for you. Our Signature Loans require no collateral, just your signature. Rates are low and terms are flexible.

Our Visa STEEL Credit Cards are exclusive to OE Federal members and provide **special Union only** benefits. To learn more, visit us at oefcu.org.



OE Federal Visa STEEL Credit Cards are flexible and convenient with low rates, and no annual, cash advance, or balance transfer fees.

You'll even get cash back with our special Loyalty Deposit. And don't forget, our Visa Credit Cards get even better with our STEEL Rewards Card; earn points that can be redeemed for gift cards, travel, cash, and more.

Visa STEEL Credit Cards