



EDWARD J. CURLY
BUSINESS MANAGER

May 1, 2016

Dear Members of Local 501,

We are pleased to announce that all members of Operating Engineers Local 501 and their immediate family members are eligible to join OE Federal Credit Union, one of the nation's strongest financial institutions. One of the reasons OE Federal was selected to serve you is that it is a **100% Union Credit Union**.

OE Federal saves its members money by offering many of the same services as commercial banks but at a lower cost. Just as important, you can support the Union movement by choosing to bank with a Union financial institution. Some non-union financial institutions, such as Wells Fargo, have actually bankrolled Union-busting operations. OE Federal is proud to serve Union members' every day and long-term financial needs.

To become a member, complete and sign the enclosed Membership Application. Remember to name an account beneficiary on your membership application. Return the application along with a minimum deposit of five dollars and a copy of your valid picture ID to start a regular Savings Account.

SPECIAL OFFER! Your first order of checks is FREE when you apply for an OE Federal Checking Account. In addition, you'll receive a FREE ATM/Debit Card. OE Federal participates in the CO-OP and Allpoint ATM Networks allowing members access to over 60,000 surcharge-free ATMs nationwide. That's more than Chase, Bank of America, and Wells Fargo combined!

Other products and services available to you:

- New and Used Auto and Truck Loans
- Loans for Boats, Motorcycles, and Recreational Vehicles
- 1st/2nd Mortgages, Home Equity Loans, VA Loans, and a First Time Homebuyer Program
- Visa STEEL Credit Cards with Union only benefits
- 24/7 Online/Mobile Banking, including Mobile Deposit
- Share Certificates, IRAs, and Money Market Accounts
- FREE Money Management tools and financial counseling services

If you have questions, please call a Credit Union Representative at 1-800-877-4444. The Call Center is open Monday - Friday from 7:30am - 5:00pm PT. For more information about OE Federal products and services, and surcharge-free ATM locations, please visit www.oefcu.org.

Sincerely,

Edward J. Curly
Business Manager

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