

CREDIT UNION NEWS

WWW.FOPCU.ORG

CALL FOPCU

PHONE:

918-836-9922

TOLL FREE:

888-FOP-1122

24 HR. TOLL:

918-836-2200

FAX:

918-834-5967



A TRADITION OF
PEOPLE HELPING PEOPLE

SPECIAL POINTS OF INTEREST:

- Summer Loan Rates
- Celebrating 100 yrs
- Privacy Statement
- Current Savings Rates
- Board & Sup. Comm.

EASY SUMMERTIME LOAN RATES

Summertime and the loan rates at your FOP Credit Union make the living easy.

If you are in the market for a lower interest personal loan, now is the time to see your credit union loan officer!! If you qualify, a personal loan up to \$3,000 is offered **as low as 5.09% apr** for an 18-month term. Offer good June 1st thru July 31st. CALL, COME BY, or APPLY ONLINE TODAY!!

If you are ready to purchase a new home or looking to refinance your existing home loan at **a better rate**, your credit union once again is here to help. We have partnered with PHH Mortgage to help meet your Home Mortgage Service needs. ASK US FIRST HOW WE MAY HELP YOU!!

If one of your Summertime goals is new or used car shopping, we can pre-approve your

CAR LOAN letting you know your limits and making your car buying experience FAST & EASY!!

Rates **as low as 4.59% apr** for 60 months!!

In the good ole Summertime take advantage of **great rates!!**



CELEBRATING 100 YEARS OF CREDIT UNIONS

U.S. credit unions are celebrating their centennial year in the midst of gloomy economic times. Many Americans are hurting, and folks are apprehensive about their economic prospects.

Credit unions wish this weren't the case, and they are stepping in to help whenever possible. The current situation is an important reminder that credit unions themselves were founded from adversity such as this, and have a proud history of putting people before profits in order to provide access to affordable financial services to all their members.

The cooperative business concept, along with an emphasis on public service through a commitment to conservative style of banking has allowed credit unions to be a haven in time of national emergencies for the last 100 years. And even in the midst of the current market crisis, credit unions have been repeatedly heralded as an important source of stability in the financial sector.

Indeed credit unions remain committed to helping our citizens retrieve the economic power lost during the current crisis, and recover their homes lost because of the mortgage market upheaval.

This is not only the reason that credit unions exist—it is also what they do best. And it is this proud, 100-year tradition of being part of the solution rather than the problem that credit unions celebrate!

Basic Information about CU's

Statistics: (as of	June 2008)
Number U.S. CU's:	8,243
Member-Owners:	91.0 million
Assets:	\$824.8 billion
Loans:	\$566.3 billion
Surplus funds:	\$230.8 billion
Member Savings:	\$692.7 billion
Capital to Assets:	11.0%

FOPCU FINANCIAL PRIVACY STATEMENT

FOPCU is committed to providing you with the financial services you desire and deserve as an owner of this institution.

We are equally committed to protecting the privacy of our members. As required by federal law, we provide you this statement describing our policy and procedures concerning the personal information we collect and disclose about our members.

Information We Collect

We may collect nonpublic information about members from some or all of the following sources:

- Information we receive from membership and loan applications and other forms. We obtain information such as name, address, social security number and income.
- Information about members' transactions with us, our affiliates or other companies that work closely with us to provide financial products and services. We obtain information such as your account balances, payment history, parties to transactions, and credit card usage.
- Information we receive from a Consumer reporting agency. We obtain information such as credit worthiness and credit history.
- Information from verifications of information provided by the member on applications and other forms. We obtain information from current or past employers, other financial institutions, and other sources listed on the application.

Information We Disclose

In order for us to conduct business, we may disclose all of the information we collect, as described previously, to other financial institutions or companies with whom we have a joint marketing agreement, or to nonaffiliated third parties for the purposes of processing and servicing transactions you request or authorize, so that we may provide you with competitive products and services. We may also disclose nonpublic personal information about you under circumstances as permitted or required by law.

This disclosure typically includes information to process transactions on your behalf, follow your instructions as you authorize, or to protect the security of our financial records and conduct the operations of the credit union.

Security Measures

We restrict access to nonpublic information to those employees who need to know that information to provide products or services to the member. Employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with Federal regulations to guard your nonpublic personal information.

To protect yourself, please follow these simple guidelines: Guard your card, PINs and passwords. Keep these items secure as you would currency, never keep your card with a PIN or password. Keep your information with us current. If we detect potentially fraudulent activity, we will contact you.

\$ AVING \$	RATE	APY
SHARE SAVINGS	1.04	1.05
IRA SHARE ACCT	1.74	1.75
6 MONTH CD (\$5,000 MIN)	1.83	1.85
12 MONTH CD (\$2,500 MIN)	1.93	1.95
24 MONTH CD (\$ 1,000 MIN)	2.23	2.25
36 MONTH CD (\$ 500 MIN)	2.42	2.45
IRA 12 MONTH (\$ 1,000 MIN)	2.15	2.15
IRA 24 MONTH (\$ 1,000 MIN)	2.30	2.30

Note: All rates are effective as of printing and subject to change without notice

Money is nice ...
yet nice is worth more!

Board of Directors

Earl Secrist
Joe Perkins
Wayne Allen
Phil Cozzoni
Julie Harris
Richard Lawson
Gary Meek
Gary Rudick
Rob Turner

Supervisory Committee

Charlie Jackson
John Hickey
Rex Webb



**SERVING YOU
AND
PROTECTING
YOUR MONEY**

FRATERNAL ORDER OF POLICE CREDIT UNION

10110 East 11th Street • Tulsa • 74128

Mon – Thurs • Lobby 9:00 am-4:00 pm • Drive-thru 7:30 am-4:00 pm

Friday • Lobby 9:00 am-5:30 pm • Drive-thru 7:30 am-5:30 pm

