

Think It Forward: Save Money on Your New Car

Ready to move ahead on purchasing your new car? Think it forward and save money. Before you visit the dealer, talk to one of our loan officers at FOPCU about financing options.

Arranging your financing in advance is like having the money in your pocket when you go car shopping. It gives you the upper hand when you start negotiating price. And, as a member of a cooperative, you reap the benefits of the lower rates that FOPCU offers.

There's more: Forward thinking your financing takes the pressure off when dealers offer you their special low-rate financing (based on a higher sticker price). Be ready for that. Car dealers might offer you a rebate. Prepare yourself by doing the math. You can find auto loan rebate comparison calculators at many reputable sites online, or simply ask the credit union to calculate for you.

Often you'll find it's best to:

- Take the rebate.
- Negotiate a lower sticker price.
- Use the rebate as part of your down payment.
- Use the financing you prearranged with the credit union.



3.99%

OUR CURRENT RATES ARE AS LOW AS

CALL FOPCU

Phone:

918-836-9922

Toll free:

888-fop-1122

24 hr. tod:

918-836-2200

Fax:

918-834-5967

**Natural disaster
 contact:**

877-695-5437

**Holiday
 Closings**

Labor Day - Sept 6

Columbus Day - Oct 11
Lobby only closed

Veteran's Day - Nov 11

Thanksgiving - Nov 25
 Night drop posted **Nov 26**
 prior to 10:00 AM

Christmas Eve - Dec 24

New Year's Eve - Dec 31
 Close @ 1:00 PM

Alert the Credit Union & Credit Card Companies Prior to Travel



Going on vacation? Imagine checking into a hotel only to find out your credit card accounts have been frozen. Be sure to call your credit card issuers ahead of time to let them know you'll be out of town—especially if it's an international trip. That way, you won't be blocked from using your credit cards when you need them most. Card issuers may do that—for your protection—when unusual activity appears in your account. The Credit Union protects you 24-7 by providing this service when using a Credit Union issued card. Notify us first and please make certain we have current contact information for you. This is for your protection! Safe travels!

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 must be able to contact you.

Savings\$	rate	APY
SHARE SAVINGS	.75	.76
IRA share acct	1.49	1.50
6 MONTH CD (\$5,000 Min)	1.44	1.45
12 MONTH CD (\$2,500 Min)	1.59	1.60
24 MONTH CD (\$1,000 Min)	1.93	1.95
36 MONTH CD (\$500 Min)	2.325	2.35
Ira 12 month (\$1,000 Min)	1.65	1.65
Ira 24 month (\$1,000 Min)	1.95	1.95

Note: All rates are effective as of printing and subject to change

Board of Directors:

Earl Secrist
Joe Perkins
Wayne Allen
Gary Meek
Julie Harris
Richard Lawson
Gary Rudick
Rob Turner
Rick Weigel

Supervisory:

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-4:30 pm • Drive-thru 7:30 am-5:00 pm

