

HAPPY NEW YEAR

From our family to yours, OE Federal Credit Union would like to wish you a Happy New Year filled with joy and good health. As we get ready to kick off the New Year, many of us will have various resolutions to help guide us throughout the year. Make your finances one of your top resolutions and prepare to get organized with your money.

The New Year presents a lot of financial opportunity for you and your family. Think about it as a "financial refresh," which starts with creating a budget. A budget helps you plan for the future by paying bills on time, having funds for emergencies, and helping you reach your financial goals.

Here are three easy steps to set up a quick budget:

Step 1: Determine your income

Add up all of your sources of income, such as salaries (net or take-home pay), pension, and any other income—including a spouse's income (if married).

Step 2: Estimate your expenses

Add up your "fixed expenses"—those items that don't change from month-to-month, such as rent or insurance. Then, add "flexible expenses"—those items that change monthly, including gas, food, and entertainment.

Step 3: Calculate your financial standing

Subtract the expense total from the income total. A positive number indicates that you're spending less than you earn. Nice job! A negative number indicates that your expenses are greater than your income. In this case, you'll want to cut back on some of your expenditures, particularly those under "flexible expenses."

Goals: Once you've completed your budget and assessed your financial standing, you can create your goals and determine how to reach them. This is the fun part. Write down your specific goals, such as purchasing a big screen television, car, or home—or even paying off debt, building a tuition fund, planning a vacation, or saving for retirement.

Saving: After you've identified your goals, it's time to start saving! Take a look at your budget and calculate how much you are able to set aside each month that won't impact your day-to-day living. Cut luxury expenses, such as entertainment, if necessary. Based on that amount, set a timeline for your goals.

It's important to make saving a priority in your finances and keep track of your progress. Don't

forget that OE Federal Credit Union offers a variety of savings accounts to help you with this process.

I hope these steps will help you get started in creating a better financial future in 2017! If you have any questions or need guidance, trust in us as your financial partner.

Pre-Plan For Taxes: Given that tax season is upon us, I also have to mention taxes. Now is the time to speak with a tax professional to assist in you filing your taxes and help identify deductions. If you are in the position to, always file early, which will help you avoid unneeded stress.

If you receive a tax refund, consider using the funds toward your savings goals, paying off high interested credit cards or debt, or opening a Share Certificate, Money Market account, or IRA.

Your financial well-being is our top priority and OE Federal Credit Union is with you every step of the way. Additionally, we are partnered with BALANCE, a team of financial counselors who are trained to guide you in financial planning, including creating budgets, planning for the future, savings goals, assisting in credit reports, and much more. This is a no-cost service to all OE Federal Credit Union members, and I highly encourage you to contact BALANCE at (888) 456-2227 to see how they can assist you.

I'm happy to announce that we will also be introducing a new interactive online financial education initiative to our members later this year. With this new online site you will have access to financial education modules to assist and educate you on important money management topics.

As you begin the New Year, rest assured that OE Federal is with you on this financial journey and will provide guidance to help you achieve all of your goals—our representatives are here to assist you, just give us a call. I also encourage you to explore the many member-only resources and tools available to you at no cost. That is just one of the many benefits of being a member.

It's always a pleasure to serve you and we are honored that you are part of the OE Federal Credit family. Wishing you the best in 2017!



Mike Donohue
President/CEO

JANUARY 2017

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53 YEARS UNION STRONG

2016 CREATE-A-GREETING CARD WINNERS

OE Federal Credit Union had a Create-A-Greeting Card Contest for our staff members' children and grandchildren in grades kindergarten through 5th grade.

The winners for the 2016 Create-A-Greeting Card Contest are as follows:

Winner in Category 1 for kindergarten through second grade: Kaetlyn



Winner in Category 2 for third grade through fifth grade: Gabriel



A special thank you to all the children who participated in our 2016 contest!

HOLIDAY CLOSURES

Day After New Year's
January 2, 2017

Martin Luther King, Jr. Day
January 16, 2017

Presidents' Day
February 20, 2017

BRANCH INFO.

Martinez Branch

Effective January 1, 2017, the Martinez Branch will be closed daily from 1pm-2pm for lunch.

Dublin Branch

To better serve our members the Dublin Branch will be moving to a new location in April 2017. Look for more info as we get closer to the move date.

5 SIGNS IT'S TIME TO CHANGE YOUR TIRES

Walking, running, dancing, you name it! We can add a lot of pressure to our feet. But, here's the kicker (no pun intended) the same can be said about our tires. Think about it. After every mile or drive to the grocery store, we add more wear and tear. Granted, this isn't a sign of bad driving – well not always – but our tires come face to face with what is sometimes referred to as "tire age."

There's no denying that driving with tire failure is simply not ideal, especially with the wet weather in the winter season. So before you head out, take a look at the following five signs. These signs will give you a great indication if your tires are in tip-top shape or need a little extra TLC.

Tread Depth: When it comes to your tires' tread, safety should always be top of mind. The tread on your tires should never fall below 2/32 of an inch. This can cause your car to respond poorly in adverse weather conditions such as rain or snow. There are two ways to properly measure the tread depth on your tires. First, you can purchase a tire gauge at your local auto parts store or simply use a penny. All you have to do is place the penny head first in several of the grooves. If Lincoln's entire head is visible, your tire doesn't have enough tread. Make cents?

The Tread Wear Indicator Bar: Indicator bars are a huge convenience and are often found on newer tires. The bars will gradually become more noticeable as the tread wears down. They will show as flat rubber bars running perpendicular to the direction of the tread itself. If more than one or two are visible, this is an indication that the tread is getting low. This can be seen in the wet tracks your tires leave after driving through a puddle.

Cracks in the Sidewall: Not all tire problems are found within the tread. They can also appear in your tire's sidewall. It's easy to spot tracks or cuts in the sidewall – grooves that are distinct enough to the naked eye. This can be a sign of a developing leak or potential blowout. If any of the cracks in the sidewall are showing signs of serious damage, take your car to the repair shop sooner than later. It may be time to get them replaced.

Bulges and Blisters on the Tire: Keep your eye out for tire bulges and blisters. Often extending from the rest of the surface, most bulges and blisters are the result of the tire's outer surface getting weaker. This weak spot can cause a sudden blowout while driving, leading to potential harm to yourself and passengers. It is important to see a mechanic as soon as possible if there is any indication of a tire bulge or blister.

Too Much Vibration: A certain amount of vibration is inevitable while driving. However, if the vibration feels off, there are various reasons for this, including: tires are misaligned or unbalanced, shock absorbers are starting to go, or perhaps there's an internal problem in the tire itself. Take it to a mechanic right away, as too much vibration in this case is never a good thing.

To prevent further damage, simply follow these five signs and your tires will thank you the next time you're on the road. Vehicle manufacturers generally recommend you replace your tires after six years, while, most tire manufacturers recommend you replace your tires after 10 years. Remember, it never hurts to speak with a mechanic regarding the durability of your tires.

MAKING ON-TIME PAYMENTS

Today, we live a fast-paced lifestyle and are constantly on-the-go. While we may have the best intentions of paying our bills on time, life sometimes has a way of getting in the way. However, it is important to remember not making timely payments—whether it be from a lender, utility company, or any other monthly biller may lead to adverse effects.

Late payments can cost you money. Many companies will impose late fees which can add up quickly. These late fees are added to the balance owed, and depending on the type of account, you can potentially pay interest on these fees. Plus, a lender may increase your rate to what is called a "penalty rate," making it more difficult and more expensive to pay off the amount owed.

Payment history is one of the largest components in calculating your credit score. While missing one payment may not affect your score much, a pattern of late payments will likely lower your score and may negatively affect you. Today, various companies such as lenders, utility companies, cell phone providers, and even places of employment use credit scores to determine the type of rate, credit, or offer they will provide you.

Did you ever think that late payments could affect your health? Well, they can. Financial problems are

one of America's top stressors. A series of missed payments and the costs associated with them can be emotionally taxing. Couple that with health care costs and you have the beginning of a vicious cycle you want to avoid.

So what can you do? We recommend setting up automatic payments. Autopay, as it is sometimes referred to, is a great option because the payment is made automatically for you, leaving the chance for you to forget to pay eliminated. If autopay is not for you, create a calendar with all your billing due dates and use email reminders to help you keep track of due dates. Also, make sure to check your mail and email regularly for statements. These are just a few suggestions on what you can do. To learn more or to create a personal program for yourself, contact a BALANCE Counselor. Counseling sessions are entirely confidential and free of charge to OE Federal members. Contact a counselor by calling (888) 456-2227.

If you find yourself in a situation where it is difficult to keep up with your monthly bills, it is important that you reach out to the companies and let them know your situation. Many, like OE Federal, will work with you to find a solution. Should you need assistance or have questions regarding payment plans with OE Federal, contact us today at (800) 877-4444.

EMPLOYEE SPOTLIGHT: JENE KUHNS



We're happy to spotlight Jene Kuhns, who works in our Consumer Lending Department at our Livermore Administrative Offices. Jene assists our members with their loan documents, DMV questions, title transfers, and

more. There's a good chance that if you financed a vehicle with the Credit Union, your file passed through Jene's desk.

To get to know her better, we asked Jene a few questions. Here's what she had to say:

Q: What are 3 things most people don't know about you?

Jene:

1. I care about my community and I'm the Block Captain of my Neighborhood Watch.
2. I was raised in Sunnyvale, CA (also known as Silicon Valley).
3. I earned shooting awards at a very early age.

Q: What is your biggest accomplishment thus far in your life?

Jene: Purchasing a home while raising my daughter. I'd like to add that I refinanced my home with OE Federal and saved \$500/month.

Q: What is your favorite part about working for OE Federal Credit Union?

Jene: I enjoy being able to assist our members and more importantly, I like providing answers to their questions and solutions to their problems.

Q: What is your proudest moment working at OE Federal Credit Union?

Jene: I remember a situation where a member purchased a vehicle, and I noticed the dealership had listed several bogus fees on the purchase order. After I had contacted the dealership, the additional fees were removed from the purchase order, which saved the member over \$600.

Jene is a seasoned employee and has been with the Credit Union for 12 years. She started in our DMV Department and in 2010 moved to our Lending Department in a similar capacity. There she took on extra duties, and due to Jene's commitment to our members, knowledge, and experience, we're happy to say that she was recently promoted to a Loan Officer and is transitioning into her new role. Jene asked to end this article with a special message to our members: "I would like to wish everyone a Happy and Healthy New Year!"

We'd like to thank Jene for allowing the Credit Union to spotlight her.

FIND YOUR PERFECT VEHICLE



OE Federal offers you two great auto buying services:

- **AutoSmart**, a self-service auto buying resource where you take the driver's seat.
- **Auto Premier**, a full-service concierge where our auto partner does all the legwork for you.

Both of these services will help you find your perfect vehicle!

Call (800) 877-4444 or visit www.oefcu.org/auto-loans to learn more.

LOCATIONS

CALIFORNIA

ALAMEDA

1620 South Loop Rd.

AUBURN

2540 Bell Rd.

BURLINGAME

828 Mahler Rd., Ste. A

DUBLIN

7300 Amador Plaza Rd., Ste. A

EUREKA

1330 Bayshore Way, Ste. 103

FAIRFIELD

2540 N. Watney Way

FRESNO

4860 N. Cedar Ave.

MARTINEZ

1875 Arnold Dr., Ste. 101

MODESTO

538 McHenry Ave.

MORGAN HILL

325 Digital Dr., Ste. B

REDDING

20308 Engineers Lane

ROHNERT PARK

6225 State Farm Dr., Ste. 102

SACRAMENTO

3920 Lennane Dr., Ste. 110 (I-80)
9500 Micron Ave., Ste. 124 (HWY 50)

SAN JOSE

798 North First Street

STOCKTON

1916 North Broadway (HWY 99)

TRACY

3290 W. Grant Line Road

YUBA CITY

468 Century Park Dr., Ste. B

OREGON

GLADSTONE

805 E. Berkeley St.

NEVADA

ELKO

1720 Mountain City Hwy.

RENO

1290 Corporate Blvd.

UTAH

SANDY

8805 S. Sandy Pkwy.

COLORADO

DENVER

990 Kalamath St.

HAWAII

KAPOLEI

2181 Lauwiliwili St., Ste. 120

SCAM ALERT: MYSTERY SHOPPER EMAILS

Beware of emails that claim they are from "Secret Shopper" agencies. Although many companies are legitimate, there are a few signs you can look out for to make sure you are not being scammed. Below are some red flags:

- A firm will never ask you to wire funds or deposit funds into your personal account.
- A firm will never charge you a fee to work for them.
- Most companies conduct interviews. Be suspicious if you are hired based on an email or phone call.
- Mystery shoppers are asked to make purchases in small monetary amounts, never large amounts.
- Mystery shoppers are paid after they have completed their assignments. They are never paid with checks upfront.

To learn how to protect yourself from would-be scammers visit our Education and Fraud Protection page at www.oefcu.org/members/fraud-protection or the Federal Trade Commission Consumer Information page at www.consumer.ftc.gov.



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CALL (800) 877-4444 TO LEARN MORE.

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- **Get your maximum refund.** TurboTax searches over 350 deductions and credits to make sure you get your biggest possible refund, guaranteed.
- **Be sure nothing gets missed.** TurboTax CompleteCheck™ reviews every detail in your return, walks you through any final changes, and gives you the green light to file.
- **You're never alone.** Connect with an expert live, on-screen to get answers when you need them with TurboTax SmartLook™.

Just try TurboTax Online for FREE (and provide your email address) by February 16th to be automatically entered in the TurboTax \$25,000 Payday Sweepstakes.¹ Start TurboTax now!

More Savings with Love My Credit Union Rewards!

The TurboTax credit union member discount is just one of many member discounts available with the Love My Credit Union Rewards program. Members have saved nearly \$2 billion with exclusive offers Sprint, ADT, TruStage, and cash back shopping with Love to Shop. Visit OE Federal's website at www.oefcu.org to learn more.

Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information.

¹ TurboTax \$25,000 Payday Sweepstakes. NO PURCHASE OR FINANCIAL DISCLOSURE NECESSARY. Open to legal residents of the fifty (50) United States or the District of Columbia, 18 years of age or older at time of entry, who are customers of participating Financial Institutions or employees of participating businesses. Void in Puerto Rico and where prohibited by law. Sweepstakes ends 2/16/17. Subject to complete Official Rules and all applicable federal, state and local laws. For Official rules including odds of winning, alternate method of entry, and prize descriptions, visit the Official Rules. PRIZES: 1 Grand Prize: A check for \$25,000. Retail value, \$25,000. 12 First Prizes: A check for \$1,000. Retail value, \$1,000 each. Maximum retail value of all prizes is \$37,000. The odds of winning a prize depend upon the total number of eligible entries received by the end of the Promotion Period. SPONSOR: Intuit Inc., 7535 Torrey Santa Fe Rd, SDG-2A-03-22E, San Diego, CA, 92129.

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TELEPHONE BANKING:

(925) 454-4040
(800) 499-6328

MOBILE APP:

Android: Google Play
Apple: iTunes

WEB ADDRESS:

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oefcu.org

TEXT BANKING:

Text 40293

MOBILE BANKING:

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