

# TMEFCU Quarterly Newsletter

*Tulsa Municipal Employees Federal Credit Union*



## 2012 ANNUAL MEETING

The credit union's 2012 annual meeting is just around the corner at the Tulsa County Fairground's on March 9, 2012 at the Fairground's Fair Meadows Basketball Court located in the Simulcast Building at 7:00, and we hope you can join us. Unlike other financial institutions whose meetings are restricted to a few shareholders, your credit union is a financial cooperative with meet-

ings open to its valued member-owners: You! So plan now to attend to learn about the elections to the Board of Directors, hear about how the credit union fared in 2011 and get the scoop on what's on tap in 2012. Give us your feedback and let us know how well the credit union is serving your financial needs. Tell us about what we're doing right as well as your suggestions for making improvements. Enjoy buffet and Bingo and the chance to visit with other members, too. The credit union exists only to serve you and your support is appreciated. We look forward to seeing you at the annual



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## Ready, Set, Go With A Pre-Approved Loan

Worried your vehicle won't make it through the winter and ready for a new one? Before you set foot on a dealer's lot, do your research. Whether you're thinking of buying new or used, do your homework by visiting Web sites like [edmunds.com](http://edmunds.com), [kbb.com](http://kbb.com), [fuelconomy.gov](http://fuelconomy.gov), and reviewing the April Consumer Reports, its annual auto issue. Then, go to the credit union for your pre-approved loan.

Ready? Gone are the days when it was fashionable to trade a car for a new one every fall when the model year changed. According to Federal High-

way Administration statistics, roughly four out of five cars on the road are more than three years old. Today's vehicles are more reliable and a late model used car may be a better option for you than a new one.

Once you've narrowed your choices, stop by the credit union to apply for your pre-approved loan. With a pre-approved loan you won't be limited to the vehicles the dealer wants to sell you. For example, the special dealer financing is often only available on slow-selling models. But keep your pre-approval under your hat. Dealer financing is a profit center. You don't want the dealer making up for lost profit some other way.



**Tulsa Municipal Employees  
Federal Credit Union**

Serving City, County and Area Employees

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**See your CU**  
for a home improvement loan!

# HOLIDAY CLOSINGS 2012

Martin Luther King	Monday	January 16
President's Day	Monday	February 20
Good Friday/ Easter	Friday	April 6
Memorial Day	Monday	May 28
Ind. Day Holiday	Wednesday	July 4
Labor Day	Monday	September 3
Columbus Day	Monday	October 8
Veterans Day	Monday	November 11
Thanksgiving Day	Thursday	November 28
Christmas	Tuesday	December 25
New Years Day	Tuesday	December 31

### Wake Up Your Account

Your credit union is required by law to escheat (give) to the state any funds from member accounts that have been dormant after a period of time.

"Dormant" means:

1. No activity (deposits or withdrawal) during the preceding twelve (12) months and 2.
2. No written correspondence from the member to the credit union during the preceding twelve (12) months. Wake up your account today. If your account is dormant, please make a small deposit or communicate with us in writing. This will reactivate your account! If you no longer need the account, visit the credit union to close the account.

### Expedited Funds Availability Act Effective 7/21/2011:

Our general policy is to allow you to withdraw funds deposited in your account on the business day after the day we receive your deposit. In some cases, your funds may be subject to delayed availability; however, the first \$200 of your deposits will be available on the next business day. If the decision is made to not make all of the funds from your deposit available on the next business day, we will mail you a Hold Notice the day after we receive your deposit that will tell you when your funds will be available.



### E-Statements: Easy And Efficient

Sign up for e-statements and help your credit union be a better steward of the environment and of members' money. Simply stop in the credit union and we'll get you started. Then, when your account statement is ready each month, we'll send you an email

advising you of its availability. You can view online and save it electronically, or print it off and file it if you prefer. Either way there's less paper involved (no envelope) and no funds are spent on postage. That makes your credit union more efficient and those savings can be passed back to you and other members in the form of fewer fees, better rates on savings and lower rates on loans. It's more secure for you as well because there's no danger of your statement being stolen

from your mailbox. Contact the credit union for more information.



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