

- MONEYWISE -

SEPTEMBER 2021



OE FEDERAL
CREDIT  UNION

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Federally Insured by NCUA

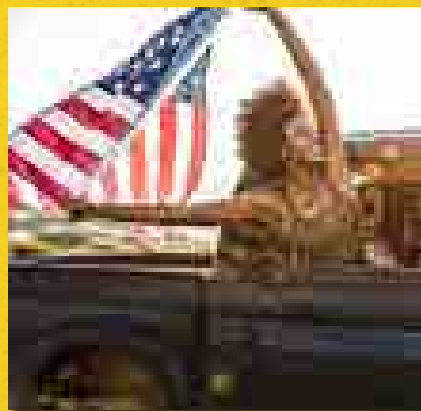
YOU COULD WIN \$1,000 THIS LABOR DAY!*

Saving money through a refinance doesn't have to be labor intensive.

In honor of Labor Day, we're making it easier to save more of your hard-earned cash this month. If you refinance now through September 30th with OE Federal, you have a chance to win \$1,000!*

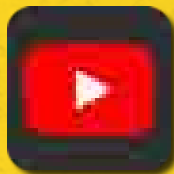
- >> Fill out the Labor Day Savings Form in just a few minutes.
- >> We'll do all the number crunching and you'll get entered to win.*
- >> We're even giving away \$1,000 to a lucky winner!

Learn more at oefederal.org/labordaysavings-officialrules.



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*OFFICIAL RULES: No purchase or payment necessary to enter or win this raffle. Offer ends September 30th, 2021. Prize: One (1) grand prize: \$1,000.00. There are three ways to enter: (1) Members will receive one entry to win by filling out our Labor Day Savings Form, (2) Members will receive one additional entry for every loan refinanced with OE Federal Credit Union, (3) Legibly print your member number, name, address (including zip code), telephone number (including area code), and email address (optional) on a 3" x 5" card and send it in a #10 business envelope to: OE Federal Credit Union "Labor Day Savings" PO Box 5073 Livermore, CA 94551. One mail-in raffle entry per member, per day. Each prize is valued at \$1,000.00. Odds of winning are 1:85,000, however, the actual odds of winning a prize will depend upon the total number of eligible entries received during the Giveaway Period. Open to new and existing OE Federal Credit Union members who are: legal residents of the United States and at least eighteen (18) years of age. Member must be in good standing with the Credit Union. Giveaway subject to change based on availability and at the sole discretion of the credit union. If giveaway is unavailable, OE Federal reserves the right to substitute a prize of equal or greater value. Any applicable local, state, or federal taxes are the responsibility of the recipient. This offer is non-transferable. The Credit Union has neither made nor is in any way responsible or liable for any warranties, representation, or guarantees expressed or implied, relative to any prize. Void where prohibited. Contest dates are September 1, 2021 - September 30, 2021. Winner selected in a random drawing to be held by the Credit Union on October 15th, 2021. Grand Prize will be direct deposited into the winner's primary OE Federal Savings Account on October 18th, 2021. For a complete copy of the Official Rules visit <https://oefcu.org/labordaysavings-officialrules/>. Visit any OE Federal Credit Union branch location or write OE Federal Credit Union at: OE Federal Credit Union, Attn: "Labor Day Savings" P.O. Box 5073 Livermore, Ca 94551. Offer subject to change without notice and at the sole discretion of the credit union. Disclosure for 1099: The winner is responsible for all applicable taxes and will receive the appropriate IRS Form 1099 shortly after the end of the year in which the winner received the prize if applicable. To read the complete Official Rules and how to enter to win, <https://oefcu.org/labordaysavings-officialrules/>. OE Federal is federally insured by NCUA. Equal Housing Lender. NMLS# 439929.



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Find OE Federal Credit Union on Facebook, Instagram, Twitter, YouTube, and LinkedIn to keep up with current promotions, giveaways, and even current career opportunities at OE Federal!

Board of Directors Nominees

The Nominating Committee of OE Federal Credit Union met and submitted their nominations for the openings on the Board of Directors.

Nominations by petition must be submitted to Carole Whitman-Smith at the OE Federal Credit Union Headquarters located at 250 North Canyons Parkway in Livermore, CA no later than October 21, 2021 in order to qualify. Nominations by petition require 500 signatures and should be accompanied by biographical data and a signed "Notice of Willingness to Serve". Blank petitions and "Willingness to Serve" notices may be obtained from Carole Whitman-Smith at the OE Federal Credit Union Headquarters. No nominees will be accepted from the floor at the Annual Meeting if there is at least one nominee for each position to be filled. In the event that no nomination petitions are filed by the general membership, nominees submitted by the Nominating Committee are elected by acclamation. The results of the 2022 elections will be announced at the Annual Meeting to be held on Saturday, November 20, 2021 beginning at 8:00 a.m. The Annual Meeting will take place at the OE Federal Credit Union Headquarters located at 250 North Canyons Parkway in Livermore, CA.

- >> **David Harrison - 3 Year term**
- >> **Bryan Dorton - 3 Year term**
- >> **Frank Fuller - 3 Year term**
- >> **Larry Watson - 3 Year term**
- >> **Cynthia Guerzon - 3 Year term**
- >> **Bruce Noel - 3 Year term**
- >> **Korey Wygal - 2 Year term**
- >> **Ron Kultti - 2 Year term**