



Oahe News

Spring 2016

Proud to be Your Hometown Credit Union Since 1955

Youth Week

If you are 18 years of age or younger, visit Oahe Federal Credit Union during the week of April 18 – 22, 2016 and help us celebrate National Credit Union Youth Week. The theme this year is, "Credit Union Strong." Stop in and pump up your savings! Daily prizes will be given to the youth with the largest deposit made each day during youth week, plus sign up for prizes to be drawn later in the week.

ATM

We are pleased to announce that you can now access cash from your account(s) at an ATM located inside the Walgreens Store in Pierre at NO CHARGE to you. Just look for Oahe Federal Credit Union's logo wrapped around this ATM. You heard correctly, it is a FREE service to you, our loyal members!

Holiday Skip-A-Payment

The Holiday Skip-A-Payment generated \$390 in funds. The money was donated to the Boys & Girls Club this year. Thank you to those of you who took advantage of this great offer!



Pictured: Julia Diedrich, Assistant Manager (left) and Jaymason Bramblee, Loan Officer (right) presented Becky Spoehr, from the Boys & Girls Club, with the check.

Annual Meeting -May 17, 2016 - View 34

GORDY

GORDY PRATT: THE ORIGINAL, FABULOUS ONE GUY.

"Hysterically funny, musically amazing."

Social starts at 5:30, Dinner at 6:00pm, Membership Meeting to follow. Gordy will perform as soon as the meeting is over.

Tickets: \$20.00 -Includes meal, meeting & entertainment.

Purchase your ticket today at the credit union office through May 10, 2016.

There are two (3-year) terms to be filled on the Board of Directors. If you are interested in volunteering on the board, please contact Dawn at 224-6264.



Oahe Federal Credit Union

124 S Euclid Ave

PO Box 818

Pierre, SD 57501

Phone (605) 224-6264

Toll Free (888) 461-6771

Touch Tone Teller

(605) 945-2562

Fax (605) 224-7332

www.oahefcu.coop

info@oahefcu.coop

Office Hours

Monday-Friday

Drive Thru: 7:30 a.m. - 5:30 p.m.

Lobby: 9:00 a.m. - 5:00 p.m.

Services

Advantage ATM/Checkcard

Check Cashing Service

Christmas Club Accounts

Coin Counter

Copier Service

Credit Life & Disability Insurance

Direct Deposit

Drive-Up ATM

Home Equity Loans

Individual Retirement Accounts

Mobile Banking

New & Used Car, Boat, RV, &

Motorcycle Loans

Notary Public Service

Oahe Online eTeller

Online Bill Pay

Payroll Deductions

Pee Wee Penguin Young

Savers' Club

Postage Stamps

Share Accounts

Share Certificates

Share Draft Accounts

Share Secured Loans

Touch Tone Teller

Visa Credit Cards

Wire Service

Oahe Federal Credit Union Loan Rates

Board of Directors

Monte Kramer, President
 Doug Dix, Vice President
 Brittnie Adamson, Secretary/Treasurer
 Robert Miller, Membership
 Rita Baumgart, Director
 Deb Dufour, Director
 Francis Taft, Director

Supervisory Committee

Ken Erlenbusch, Chair
 Beverly Jennings
 Jerry Wagner
 Lynette Eckert

Staff

Dawn Van Ash,
 Manager/Loan Officer
 Julia Diedrich,
 Assistant Manager/Loan Officer
 Rosanne Summerside,
 Head Teller/IRA Coordinator
 Danielle Lind, Teller/ Visa
 Coordinator
 Crista Ferguson, Teller/Loan
 Processor
 Jaymason Bramblee, Loan Officer/
 Member Outreach

Holiday Closings

Memorial Day
 Monday, May 30

The Board of Directors has declared the following dividend rates effective 04/01/2016. Subject to change on the 3rd Tuesday of each month.

\$50.00 and up 0.10%
Paid Quarterly APY
 Christmas Club 0.20%
Paid Monthly APY
 IRA Shares 0.25%
Paid Quarterly APY

Certificate Rates

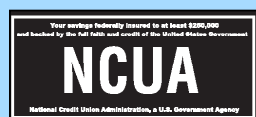
Effective 04/01/2016
 Subject to change every Tuesday.

6 MO	1 Yr	2 Yr
0.20%	0.30%	0.45%
APY	APY	APY

IRA Rate

1 Yr Term
 0.30% APY

APY=Annual Percentage Yield



Model Year	Rates As Low As:	Terms Up To:
New & Nearly New:		
2014 - 2016	2.44% APR	60 Months
\$25,000 and over:	3.94% APR	84 Months
2011 - 2013	2.95% APR	72 Months
2008 - 2010	3.60% APR	66 Months
2007 - Older	4.00% APR	48 Months

On the 2014-2016 models, the higher rates would apply only if you're using longer terms. In other words, if you purchase a \$25,000 vehicle and pay it back in 72 months, your rate could be as low as 2.94% APR – but if you choose the 84 month term, your rate could be as low as 3.94% APR.

The above stated rates apply with the best credit scores, borrowing up to 100% of the retail sticker price, and making payments through payroll deduction or an automatic payment from an active OFCU checking account (at least 6 checks written per month) and financing at the lowest term.

Visit our website at www.oahefcu.coop for a complete look at our rates, terms, and loan types.

APR = Annual Percentage Rate

Thank You Becky Janssen!

Becky Janssen has stepped down from her position on the Board of Directors, as the Secretary. Becky has been on the board since May 22, 2012. Becky has taken a position with the State of SD, Department of Transportation as their Senior Trial Attorney and has moved to Rapid City. We would like to thank you Becky for all your hard work, we truly appreciate your efforts and support these last 4 years. Thank you from the bottom of our hearts, you will be missed. We wish you the best of luck in your new position.

Brittanie Adamson, who works for the SD Retirement System as a Senior Internal Auditor, was appointed by the Board of Directors to fill the remainder of Becky's term on February 16, 2016. Welcome aboard Brittanie!

The TruStage Health Insurance Program

The federal open enrollment period for health insurance is now closed. However, some major life changes could qualify you to buy health insurance.

- Family changes like getting married or birth (or adoption) of a baby
- Loss of health coverage from your employer

Events like these (and others) mean you may have 60 days to buy health insurance or you could miss your opportunity.

The TruStage Health Insurance Program with GoHealth can help. Simply call 1-888-416-2166 to get started or visit TruStageHealth.com.

