

# \*\*\*\*\* Annual Meeting\*\*\*\*\*

**Sunday April 15, 2012 ~ 1:00PM**

John Day Senior Center ~ 142 NE Dayton Street

Guest Speakers ~ Financial Reports ~ Election of Board Members ~ Refreshments

Free Gifts for our Members

Cash Grand Prizes: (1) \$500.00 & (2) \$250.00



## NATIONAL CREDIT UNION YOUTH WEEK

April 22nd-28th is National Credit Union Youth Week. Every year, credit unions across the nation agree upon a theme and develop games and classes to help

teach our youth about various aspects of credit unions and finances. This year's theme is "Be a Credit Union SUPER SAVER."

If you want to raise financially savvy kids. Start them young to learn the Savings Game. And remember, Old West Federal Credit Union membership is open to all of your family members.

Join the savings team! By teaching kids how to save for their goals, they'll have one of the most difficult aspects of saving under their belt by the time they're teens—being a consistent saver. Learning to save money takes practice. By saving, you can put your money toward whatever is important to you—whether that's a new video game, a trip to the movies, or even a college education.

### ~~ FRAUD ALERT REMINDER ~~

If you receive a phone call or e-mail requesting personal information or account information.... **DO NOT** give this information out! If we are contacting you, we already have this information and will NOT ask you for it.

## NEW PRODUCT AVAILABLE! WE NOW OFFER Grow Green Saver

Two great accounts ... two great rates ... earn 3.01% APY\* on a free checking account and 1.51% APY\* on a free savings account.

When combined, the high interest and ATM fee refunds\* from your Grow Green Saver Checking account are automatically swept into your Grow Green Saver account to continue earning interest for you. Your Grow Green Saver account just keeps growing without you having to think twice.

Grow Green Saver offered only in conjunction with a new Grow Green Saver Checking account.

### Grow Green Saver Rates

- 1.51% APY\* on balances up to \$25K
- 0.51% APY on amounts of balance over \$25K
- 0.05% APY on entire balance when qualifications are not met
- Unlimited ATM fee refunds nationwide on GGS Checking account when qualifications are met

### ~~ QUALIFICATIONS ~~

In order to receive the Grow Green rate and ATM fee refunds, simply do the following on your Grow Green Saver Checking account each monthly qualification cycle:

- ◆ Have at least 12 debit card purchases post and clear your account
- ◆ Have at least 1 direct deposit, ACH transaction, or bill payment post and clear your account
- ◆ Receive and review free, paperless e-Statements

If you do not qualify, you'll still receive our base rate of interest on both accounts and can get the rewards back the very next cycle you qualify!

### ~~ DETAILS ~~

Contact us today, we are happy to help you get started!

# Old West Federal Credit Union

## Meet One of Our Board of Directors

### ~~ RICHARD HINDMAN ~~

I have been on the credit union board for about twelve years. I spend a great deal of time with my work and church. I have always been active in the boy scout program and the cancer survivor support group. When I am not doing these things I love working in my garden, and on my house and spending time with my family. I enjoy long drives in the mountains and seeing new towns and sights wherever I go. I believe the credit union is a unique institution in our community and region. It is a place where the members actually own the business. It is not about how much money can be made for stock holders. It is focused toward the average, local citizen. Decisions here can be made quickly and are to the advantage of the members and the community. It is a place where people can take small ideas and help them become big things. Old West Credit Union is a strong institution. It is poised to be here a long time supporting members and the community to go forward and grow. Its future is within the community it serves and Old West knows it.

Do you have a friend or relative that is missing out on the benefits that Old West F.C.U. has to offer?

## INTRODUCING

NEW online account opening service for NEW members..... Tell them how they to can take advantage of our free Grow Green Checking and Grow Green Saver accounts.

It's easy to get started, Simply go to our website: [www.oldwestfcu.org](http://www.oldwestfcu.org) & fill out an online application to get started today!



## INTRODUCING ..... 2012 SCHOLARSHIP WINNERS!

### John Day Branch:

- ⇒ Trey Thompson ~ Grant Union High School
- ⇒ Mary Cade ~ Monument High School

### Baker City Branch:

- ⇒ Nathan Payton ~ Baker High School
- ⇒ Justin Broughton ~ Baker High School

### Pendleton Branch:

- ⇒ Ethan Johnson ~ Pendleton High School
- ⇒ Kayla Grass ~ Pendleton High School

### Hermiston Branch:

- ⇒ Monica Lemus ~ Umatilla High School
- ⇒ Jordyn Rohrman ~ Hermiston High School

## Is YOUR Debit Card.....

Verified By:

Get an extra layer of security when you shop online ~ In addition to our other ways of preventing, detecting, and resolving fraud, we offer Verified by Visa, a free, simple-to-use service that confirms your identity with an extra password when you make an online transaction.

## ~~ HOW IT WORKS ~~

Head to our Web Site:  
[www.oldwestfcu.org](http://www.oldwestfcu.org)  
and click on Verified By Visa

1. **Activate the Verified by Visa feature** Enroll your credit or debit card in the Verified by Visa program now, on your participating card issuer's website or while shopping online.

2. **Shop at participating online merchants** Visit online merchants that display the Verified by Visa symbol for an added layer of protection.

3. **Enjoy enhanced security**  
Enjoy added peace of mind. Activate Verified by Visa on your Visa credit and debit cards.

## moneydesktop™

### Key Features

- **Account Aggregation:** ALL your financial accounts in one place.
- **Expense Tracking:** Categorize and track spending from your various financial accounts.
- **Budgeting:** Create relative budgets based off your actual spending, income, debts, and expenses.
- **Debt Management:** A customized plan just for you based on your debts, income, and budget.

Available through online banking.  
Login and click on MoneyDesktop™.

## 2012

### 2nd Quarter Closings

Memorial Day  
Monday May 28th

### Interest Rates

Effective 02/01/2012  
Prime 3.25% 10/1/2011

**HELOC** \*APR = 5.75%  
Changes Quarterly  
\*APR = Prime + 1.50%  
FLOOR 5.75%

**Unsecured LOC** \*\*APR=7.00%  
Changes Annually  
\*APR = Prime + 3.00%  
FLOOR 7.00%

**Secured LOC** \*\*APR=7.00%  
Changes Annually  
\*APR = Prime + 2.50%  
FLOOR 7.00%

**Commercial LOC** \*\*RATE=7.00%  
Changes Annually  
\*Rate = Prime + 2.75%  
FLOOR 7.00%

**AG LOC** \*\*RATE=7.00%  
\*\*Changes Annually

### 2nd Quarter Anniversaries

#### ~~ APRIL ~~

Dawn L. Pendleton 4 yrs  
Julie Z. Baker City 9 yrs  
Ken O. John Day 13 yr  
Johnna S John Day 6 yrs  
Rhonda M. John Day 13 yrs  
KC D. John Day 4 yrs

#### ~~ MAY ~~

Nora L. Baker City 6 yrs  
Penny D. Baker City 1 yr

#### ~~ JUNE ~~

Trista W. Baker City 6 yrs  
Tina F. Baker City 1 yr  
Valli H. John Day 5 yrs  
Greg F. John Day 5 yrs

### John Day

650 West Main St.  
(541) 575-0264

Prairie City  
162 West Front St  
(541) 820-4601

Pendleton  
800 SW Dorion  
(541) 278-6800

Baker City  
2036 Broadway  
(541) 523-5535

Hermiston  
1739 N First St  
(541) 564-0264

