

OIL COUNTRY FEDERAL CREDIT UNION
QUARTERLY NEWSLETTER
APRIL, 2009

GOT A HIGH-RATE CREDIT CARD BALANCE?

YOU MIGHT WANT TO consider changing to our VISA Platinum Credit Card. Until April 30th, you can transfer other card balances and get 4.9% APR, if you qualify for our card! There is no fee and you will also earn 1500 Scorecard Bonus Points for every \$1000 you transfer. Call or stop in for details.

CORPORATE CREDIT UNIONS MAKING NEWS

THE NATIONAL CREDIT UNION administration has acted to stabilize a part of the credit union system that has been adversely impacted by the problems in the mortgage/real estate market. Please know that your funds in our credit union are insured up to \$250,000.00 and that the assessment of a premium required from every credit union will maintain a strong insurance fund. Our services to our members are not affected.

NEW PHONE SYSTEM

WE RECENTLY REPLACED OUR obsolete phone system. We now have voice mail available for our employees, if they are away from the office. You will still get a **person** when you call us, unless all our phones are busy; then you may get a message asking you to hold or leave a voice mail.

DEBIT & CREDIT CARD FRAUD

THERE ARE AN INCREASING number of fraudulent transactions taking place with debit and/or credit cards. If you get a call from **FRAUD ALERT MANAGEMENT**, please be aware that this is how we verify that you are the person attempting to use your card. If we are unable to contact you, your card may be blocked. We are able to track your usage in order to determine your normal spending pattern. If you are going to be traveling, please notify us, so that we can input that information, as well as your cell phone number, into our system.

Also, you need to monitor your account online at www.oilcountryfcu.org or check your monthly statements carefully for any unauthorized transactions. If you discover any suspicious activity on your account, please contact the credit union immediately.

IN CASE OF EMERGENCY

IN CASE SOME KIND OF natural disaster hits the credit union, your primary source of information about our operations will be our website. Other types of communication may be used, such as radio, newspapers, etc, but our website will have the latest and most up-to-date information. Just go to www.oilcountryfcu.org. We conduct a disaster recovery test on a yearly basis, so that we will be prepared.