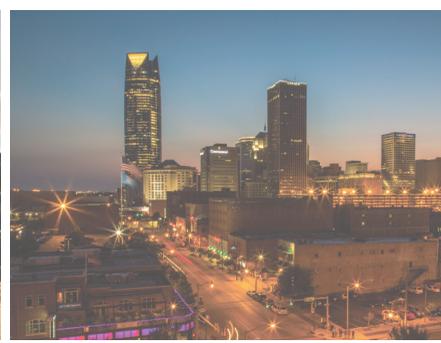


# member LINK



## PRESIDENT'S MESSAGE

### A 4% Bonus and Other Ways We Reward Our Members

Have you ever wondered what makes FAA CU different? Of course we have excellent member service (3 out of 4 members agree), but I'd like to tell you about some of the other ways FAA CU stands out among other financial institutions.

1. Our annual interest rebate and bonus dividend program. For the 14th consecutive year, we are giving our profits back to our members with a 4% bonus dividend and interest rebate. **In total, members will receive \$453,922 through this program.** We are one of the few credit unions in the country that still does this, and we are proud to continue the tradition.
2. The Credit Score Analysis program is a great way for members to evaluate their credit score and calculate potential loan payment savings based on their score. Since this unique program was implemented in August of 2012, FAA CU members have saved more than **\$13 million** in potential interest. In addition to savings seen at the time the CSA is conducted, more money can be saved when members follow the recommended steps and raise their credit scores.
3. Sometimes it's the little things in life that mean the most. That's why we try to show our appreciation as much as possible. This year we hosted twenty-two different events at branches including free ice cream, snow cones, tacos and BBQ sandwiches.
4. Two extra perks we started in 2014 are complimentary shredding services available at all branches, and no charge coin redemption. You are welcome to drop your documents off at any time and we will destroy them for you. Additionally, all of our branches are equipped with complimentary coin machines for your convenience.
5. Low rate auto loans have always been important to our members, and that's why we allow our members the opportunity to lower their rate one time during the life of the loan. Whether we adjust our rates to the market and they are lower than when your loan originated, or your credit has improved, we invite you to visit with one of our employees about your loan rate to make sure you're getting the best possible deal.

At FAA Credit Union, we want to be your primary financial institution and serve all of your financial needs. If there is anything else we can do for you, please let us know. We appreciate member feedback and have a survey on our website at [faaecu.org/survey](http://faaecu.org/survey). They are also available in our lobbies.

Thank you for your business.

Steve Rasmussen  
President/CEO



## 100% Financing on Home Loans

A new home is one of the biggest purchases you'll ever make. The decision to purchase a home can seem out of reach, but with the right financial institution and options to fit your needs, buying your home could be a reality.

Get into the home of your dreams with up to 100% financing from FAA Credit Union, and when you choose us for your home loan you can receive the following:

- Various financing options
- Local servicing and processing
- Choice of multiple terms
- Complimentary Credit Score Analysis



Learn more about our 100% financing as well as other financing options by visiting [faecu.org](http://faecu.org) or calling one of our Real Estate Loan Officers at **405.682.1990 ext. 3907**.

*\*Sample payment: \$750.63 per month for 15 years on a \$100,000 loan at 3.625% APR with \$0 down. Sample payment is calculated on estimated closing fees of \$2,647. The actual interest rate and fees are based upon your credit history and may be different than the rate and fee disclosed here. The payment does not include amounts for taxes and insurance premiums, if applicable, and the actual payment obligation will be greater. You should consult your tax advisor regarding the deductibility of interest. Rates are subject to change without notice.*

## 2015 Annual Meeting

Get out your 2015 calendar and circle March 13 for FAA Credit Union's 68th Annual Business Meeting and Dinner. The evening will be hosted at the Oklahoma Sports Hall of Fame at 4040 N Lincoln Boulevard in Oklahoma City and will feature dinner, a business meeting and lots of prizes. Everyone who attends will receive a gift. Admission is \$10 and tickets will go on sale February 2 at all branches. More information can be found at [faecu.org](http://faecu.org).

**We hope you will join us!**

## Double and Triple Check!

You've worked hard all year, you've paid your taxes and now it's time for your refund...hopefully. But before you push send or mail your forms, we encourage you to double or even triple check the account number you list on your tax return.

Believe it or not, many times people inadvertently list the incorrect account number and their tax return is deposited into someone else's account. When this happens, the money becomes the property of the account holder and cannot be retrieved and given to you, and the IRS cannot send you another return. As tax time nears, give your return another glance, just in case.



## In Memorium

FAA CU lost a dear friend and long-time volunteer this past October. **Ray Bradford** became a member of FAA CU in 1968 and began his service with us in 1988 as a member of our Board of Directors. During his tenure, Ray served five years as Chairman and three years as Vice-Chairman. In addition, he served on the Credentials Committee for the Credit Union Association of Oklahoma. Ray was an active part of the credit union movement and was the first volunteer in Oklahoma to complete the Volunteer Achievement and Volunteer Leadership program.

*"We will truly miss Ray and his never-ending smile," Steve Rasmussen, FAA CU President and CEO stated. "He epitomized a true volunteer spirit and was always willing to lend a helping hand whenever we needed it. We are deeply saddened by his passing."*

**At FAA CU, we offer home loans, auto loans, personal loans and Visa® credit cards.**

**Visit [faecu.org](http://faecu.org) for current rates.**

## Juntos Avanzamos

We achieved a lot at FAA CU last year, but perhaps one of our crowning achievements was becoming the first credit union in Oklahoma to earn the Juntos Avanzamos, or "Together We Advance", designation from the Cornerstone Credit Union League. This honor is in recognition of our work within the Hispanic community. While all of our branches provide bi-lingual options, our Capitol Hill branch boosts a fully bi-lingual staff and extends its

reach into the surrounding community to provide excellent service to the growing area.

To help celebrate this designation, we hosted a flag raising ceremony on Sept. 22, 2014. We were joined by Cornerstone Credit Union League staff, local dignitaries, leaders within the Hispanic community, and FAA CU members. We are dedicated to serving this community and to growing with its expanding needs.



## 50,000 in 2015

You may have noticed we frequently state we have nearly 50,000 members, but soon we will be able to drop the nearly. We are quickly approaching the 50,000 member mark and we're going to be celebrating big. Keep an eye on our website, Facebook and Twitter pages and lobby materials to get the latest on our journey to 50,000 members. Oh, and did we mention there will be prizes involved?

Like us on Facebook & follow us on Twitter.



## Contact Us:

### Mailing Address:

PO Box 26406  
Oklahoma City, OK 73126  
405-682-1990/800-448-1990

[www.faaecu.org](http://www.faaecu.org)

## Locations:

### Western:

10201 S. Western  
Oklahoma City, OK 73139

### Northwest:

8230 NW Expressway  
Oklahoma City, OK 73162

### Capitol Hill:

3805 S. Western  
Oklahoma City, OK 73109

### Mustang:

361 E. State HWY 152  
Mustang, OK 73064

### Edmond:

2800 N. Kelly, Suite 100  
Edmond, OK 73003

### Norman:

1212 W. Lindsey  
Norman, OK 73069

### MMAC (Limited Access):

5710 SW 63rd, Bldg 106  
Oklahoma City, OK 73169  
Lobby: M-F 7:30am-4:30pm  
Drive Thru: M-F 7:30am-4:30pm

### Branch Hours

(unless otherwise posted)

Lobby:

M-Th: 8:30am-5:00pm

Fri: 8:30am-5:30pm

Sat: 9:00am-Noon

Drive Thru:

M-F: 7:30am-6:00pm

Sat: 8:00am-Noon

Federally Insured By



## Retirement Management Made Easier

Nearing retirement can be frightening for many reasons, but money management doesn't have to be one of them. Working with a financial advisor is more affordable than you may think. Being a member of FAA CU, you have access to our in-house financial advisor, **Will Looney, CRPC®**.

Will specializes in comprehensive financial planning with a focus on retirement planning. He can develop an investment strategy that will help organize and simplify your financial investments. His strategy focuses on reducing portfolio risk and overall tax liability, while preparing you to be in the best position when it's time to retire. Will works with you to determine your financial goals, needs, investment preferences, timeline and risk tolerance, and he'll continue to work with you throughout retirement.

Learn more at [faaecu.org](http://faaecu.org), or call Will at **682.1990 ext. 1009** to schedule an appointment.

## Protect Your Ride

You just bought a new car and you want to keep it looking new and protect it. FAA CU offers extended warranties and GAP Advantage.

### Route 66 Extended Warranty

- Deductible = \$0.00
- Nationwide coverage
- Transferable
- Direct claim payments
- 24/7 – 365 Emergency roadside assistance
- 30-Day money back guarantee
- Purchase at any time

### GAP Advantage with A.D.R. (Auto Deductible Reimbursement)

Covers the "gap" between the vehicle's value and the amount you owe, should your vehicle be deemed totaled, can't be repaired or is stolen and isn't recovered.

- Available on various vehicle types, including motorcycles and recreational vehicles
- Reimbursement up to \$1,000 of deductible
- Submit up to two \$500 claims per year
- Purchase at any time

## Microchip Technology is Coming

Have you heard about the technology and the security benefits of EMV or *Europay, Mastercard and Visa*? It's a new global standard for inter-operation of integrated circuit cards for authenticating credit cards, or more simply said, microchips within the cards themselves. This new, safer technology will be more widely accepted and offers some additional protection for users and it is coming to your FAA CU credit cards in 2015. More information about how the card works, changes you can expect and a release date can be found on our website, [faaecu.org](http://faaecu.org).