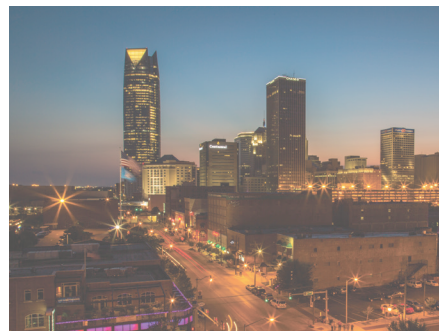


member LINK



PRESIDENT'S MESSAGE

Let's Celebrate Together

It's the best time of year. Getting together with family and friends, celebrating the holidays and starting fresh. Join us as we celebrate the beginning of another great year, as 2016 marks FAA CU's 70th anniversary.

We'll start with awarding you the annual Interest Rebate and Bonus Dividend. For the 15th consecutive year, we are awarding a 3% rebate and bonus to members who have paid interest or earned dividends on many accounts and loans. The rebate excludes IRAs, mortgage loans and Optimum Checking accounts. We are one of the only credit unions in the nation who continues to do this. In total, more than \$330,000 will be awarded to members for 2015. Look for this deposit on your year-end statement.

This is just one way we say thank you for your ongoing support. In 2015, we had a strong year of growth and celebrations. We opened an expansion at our Capitol Hill branch, celebrated ten years in Mustang and reached a milestone of 50,000 members! None of this is possible without a commitment from members. We continued to add new products such as mobile deposit and held more than twenty member appreciation events at our branches. We saved members more than \$19 million in potential interest payments through the Credit Score Analysis program and added free year-round shredding and removed the fee for coin redemption. The average savings per member is \$2,200. Our mission is to Serve. Empower. Enrich. When we can see the difference we can make in someone's life, it justifies our existence.

What else can we do for you? Please don't hesitate to contact us for any of your needs.

Thank you for your continued membership.

Steve Rasmussen
President/CEO



Annual Meeting

Mark your calendar for the 69th Annual Meeting

Friday, March 11th

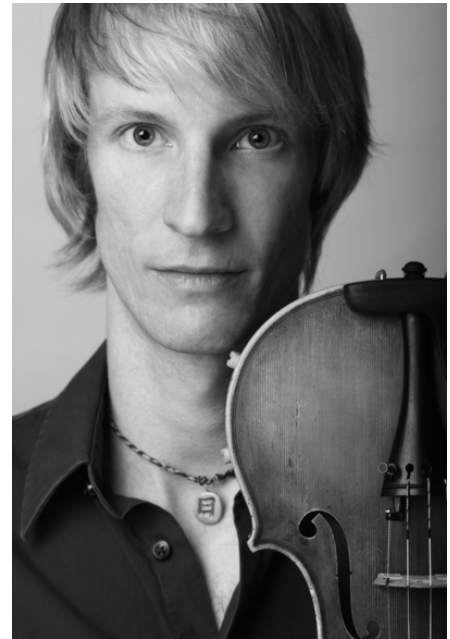
Oklahoma Sports Hall of Fame
4040 North Lincoln

Doors open at 5 pm for museum tours

Dinner served at 6:30 pm

Tickets are \$10.00 and will be available at all branches
February 1.

Kyle Dillingham will be performing. Kyle started playing the violin when he was nine and has been featured twice on Nashville's Grand Ole Opry. He has performed for the King of Malaysia, the Princess of Thailand and for the Japanese, Thai and Saudi Arabian Ambassadors. Kyle has taken his music to over 30 countries earning him the title of "Oklahoma's Musical Ambassador."



TARA the Telephone Teller

After thirty years of service, TARA the Telephone Teller is retiring. After January 1, 2016, we can no longer guarantee TARA will be in working order. The service provider is discontinuing support and maintenance of TARA. Because of this, we encourage members to find an alternate way to obtain account information including any of the free services listed below.



Flightline Online Banking – Visit faaecu.org and click on "enroll" in the Flightline section

Mobile Apps – Search for FAA CU in your smart phone or tablet app store to download

Member Care Center – Talk to a live person by calling (800) 448-1990, Mon. - Thurs. 8 am - 5 pm
Mon. - Fri. 8 am - 5:30 pm and Sat. 8 am - 12 pm

Branches – Visit any of our seven locations six days a week

Shared Service Centers – More than 5,000 locations nationwide. Visit co-opcreditunions.org to find one near you.



Fee Changes

Effective March 1, 2016, FAA CU is changing some fees. Please take a look at the list below for full details. Those in bold have been updated or added.

Savings/Checking Accounts

Optimum Checking (If \$500 minimum balance not met)	\$5.00 per month
Account balancing assistance	\$15.00 per hour
Bill Pay (without e-statements)	\$5.95 per month
Copy of draft (check)	\$1.00
Deposited checks (and other items returned unpaid)	\$25.00 each
Nonsufficient funds items (reposted or returned)	\$25.00 each
Overdraft Privilege	\$25.00
Stop Payments	\$25.00 each
Temporary Checks	\$2.00 per sheet
Wire Transfer Outgoing	\$20.00
Wire Transfer Incoming	\$10.00
Wire Transfer Tracer or Reversal	\$25.00

Other Items

Account Research (one hour minimum)	\$15.00 per hour plus .50 cents per page
Collection Item (incoming)	\$5.00
Coin Machine	10% of total for non-members
Dormant Account	\$5.00 per month
<i>An account is considered dormant if for 12 months no withdrawals or deposits, other than credited dividends, have been made to the account. Accounts with a balance of more than \$200, an active Certificate of Deposit, IRAs and loans or Super Star accounts will not be assessed the dormant or inactive fee.</i>	
Duplicate Statement	\$3.00
Early Closing Fee (within 6 months)	\$5.00
Paper Statement Fee	\$5.00 per statement cycle
(Excludes Real Estate, Super Star, Top Brass and Visa)	
Official Check to third party	\$3.00
Second Chance Fee	\$25.00
Verifications (deposit/mortgage)	\$15.00
Return Mail	\$5.00 per piece
ACH Origination	
Originated ACH Return	\$25.00
Single Debt Authorization	\$20.00
Money Market Account	
Each transaction in excess of account limitation	\$15.00
Each withdrawal or transfer under \$500.00 per statement cycle	\$15.00

Safe Deposit Box (size and annual rental cost)

3x5	\$20.00
3x10	\$30.00
5x10	\$40.00
10x10	\$65.00
One Lost Key	\$25.00
Two Lost Keys (requires box re-drill plus replacement of keys)	\$175.00

Top Brass

Checks	50% price discount per box
Wire Transfer Incoming/Outgoing	\$5.00 / \$10.00
Stop Payments	\$10.00 each

Visa Check Card

Visa Check Card Overdraw	\$25.00
Visa Check Card receipt photocopy	\$15.00

Contact Us:

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



Partner Services

FAA Credit Union members have a number of added benefits and many are offered at no charge. Please take a moment to learn more about them.

Accel Financial Counseling

Whether you need to set up a budget, learn more about reaching your financial goals or prepare for a life event, Accel can help. Call toll-free at **877-332-2235** (Monday – Thursday, 7am-9pm, Friday, 7am-6pm, Saturday 8am-12pm).

AutoSmart/AutoPremier

If you are in the market for a new auto, AutoSmart and AutoPremier can help you get started. AutoSmart is an easy to navigate site that allows you to search inventory at a number of dealers and AutoPremier is a concierge service designed to take the hassle out of the process. Visit faaecu.org/autosmart to get started.

MemberHaven

FAA Credit Union is proud to partner with MemberHaven to serve our members' personal insurance needs. MemberHaven is an independent insurance agency that is owned by multiple Oklahoma credit unions including FAA CU. MemberHaven offers a full range of personal insurance products including Auto, Home, Boat and RV. Visit memberhaven.com for a free quote.

SavvyMoney

This interactive tool is designed to help you improve your financial life. It allows you to take an in-depth look at your overall debt picture and monthly expenses. It's free and takes just a few minutes to move through as it prompts you to input your individual income, expenses and debt information anonymously. It takes your data and provides you with a customized snapshot of your financial health and provides tips and plans of action that can help you reach your financial goals. Find it under the *Resources* tab at faaecu.org.

Save the date

Credit Score Analysis Seminar

January 21, 6:00 pm

10201 S. Western
Oklahoma City, OK 73139

Space is limited! Visit faaecu.org to reserve your seat or call **682-1990 x1089**.