

Okaloosa County Teachers Federal Credit Union Smart MONEY

Announcing Mobile Money Secure, convenient, anytime access to your accounts



Imagine being at the store and finding that perfect item for the house. Not sure if you have enough funds to cover the purchase? Use your mobile phone to check your current balance.

Or, you get that urgent call from your son at college. He needs some money right away or he can't buy his books for the semester. Now you can quickly transfer funds no matter where you are.

Maybe you're on vacation and have that nagging feeling that you forgot to pay a bill. In just a few screens, you can pay anyone from anywhere, even the beach.

With our new Mobile Money service, you can do all of this and more. Mobile Money is a secure, convenient way to access your bank accounts anytime, anywhere, using your mobile device.

With Mobile Money you can:

- View account balances
- View account transactions
- Transfer funds between your checking or savings accounts
- Pay your bills and more
- Know your information is safe and secure

To learn more, visit www.OkaloosaFCU.org. All you need to get started is an eligible account and a mobile device that can send and receive text messages and/or has access to the Internet.

Comprehensive Identity Theft Protection You Can Count on with IDENTITYSECURESM

When it comes to protecting our members' identities, IdentitySecureSM helps cover all the bases. IdentitySecure's extensive benefits combat all the key methods thieves can use to take control of members' lives. From providing advanced safeguards against financial fraud to giving members more control over their public records, IdentitySecure provides valuable fraud protection services for improved peace-of-mind.

IdentitySecure members receive benefits and services to help **prevent, detect, and resolve** identity theft-related issues.

Prevention

- Credit/Debit Card Monitoring
- Social Security Monitoring

Detection

- Triple-Bureau Credit Reports & Scores
- Triple-Bureau Daily Credit Monitoring

Resolution

- Identity Theft Insurance
- Identity Fraud Support Service
- Card and Document Registry

... and more!

IdentitySecure is an advanced, comprehensive identity protection service that provides all the tools needed for members to **truly manage** and control their identities. Stop by the branch closest to you or visit www.Okaloosafcu.org for an application.



All IdentitySecure services and benefits are provided by Trilegiant Corporation in conjunction with Alliance Marketing Association. Any part of the IdentitySecure service may be modified or improved at any time and without prior notice. IdentitySecure is a registered service mark of Trilegiant Corporation.

The Solution to Your Present Problem

If your present problem is, well... presents, we have your solution. Our Holiday Loan and low interest credit cards give you the funds you need for those holiday splurges.

Low Interest Loan

From now through December 31, 2010 you can:

- Borrow up to \$1200
- For up to 12 months
- At **12% APR***

The application process is simple. You can finish your holiday shopping without dreading high credit card balances in the new year.

OCTFCU MasterCard®

High-interest credit cards can turn a Merry Christmas into a stressful New Year. This year, make your New Year as happy as your holiday season with a low-interest Okaloosa County Teachers Federal Credit Union MasterCard®.

- **14.64% APR***
- No Annual Fee
- 25-Day Grace Period
- No Transaction Fees for Cash Advances**

**Annual Percentage Rate.*

*** Interest accrues from the date of the advance.*

Or...NEW OCTFCU Platinum MasterCard®

- Low variable rate of **7.9% APR***
- No annual fee and no transaction fee for cash advances**
- Maximum of \$15,000 credit limit

**Variable rate is tied to prime (currently 3.25%) with a floor rate of 4.65% APR. Rate subject to credit approval.*

*** Interest accrues from the date of the advance.*

Our low interest rate will keep your holiday debt to a minimum. Be smart while you shop: Use your OCTFCU MasterCard® and Platinum MasterCard®!

Starting Smart

When you are just starting out, almost every decision you make will either contribute to your future success or to trouble down the road. Start smart and you'll reap the benefits for years to come.

Here are eight musts for starting smart:

Open a checking account. If you are new in a city, open a checking account first. Some landlords require the first month's rent and security deposit to be paid with a certified check or money order.

Get car insurance. Car insurance can be expensive, but it is a must. The best way to get a good value is to drive cautiously.

Get renter's insurance. This is not the place to save. You take too big a risk when you choose not to protect everything you own.

Start building an emergency fund. It's not a matter of "if" something unexpected will happen. It's a matter of "when." Eventually your car will die or you'll find you suddenly need a root canal. Ideally, you need to have at least three month's salary saved. Don't let the amount intimidate you. Start small, but start immediately to build that savings.

Create a budget. Once you get that first paycheck, you may feel like you have more than you've ever had before. Unfortunately, if you don't plan, it will disappear more quickly than you expect. Keep track of everything you spend for two to three months so you know where your money goes. Then be realistic, create a budget and stick to it. Don't forget bills (like insurance and taxes) that will come once or twice a year.

Don't forget retirement savings. You can always find a reason not to save. However, if you start now, the magic of compounding interest will be on your side. Put retirement savings into your budget from the start. If your company offers a 401K, take advantage of it.

Exercise Self Control. Consider the luxuries – even the small ones – before you buy them. A 20-ounce bottle of water a day will end up costing you \$365 a year. Packing your lunch could save you \$2,000 a year.

Don't put off student loan payments. Your student loans don't go away, and they accrue interest. You will be on a slippery slope if you fall behind. Consider those luxuries again and trim even more if you have to; but make that loan payment.



Christmas Club Account Be Ready Before You Shop

Tired of trying to dig your budget out from under all the holiday payment plans? We have a better one – the *advance* plan! With our Christmas Club Account, next year you will have your holiday shopping money ready in advance, before you need it!

A Christmas Club Account keeps your funds separate from your other savings. You can make deposits regularly with payroll deduction or at your convenience. And having the account can motivate you to save a little at a time, so you will be ready to enjoy debt-free holiday shopping next year. For more information, call the credit union at (850) 682-2225 or the branch closest to you, or visit www.OkaloosaFCU.org.



Why 186 Million People Worldwide Choose Credit Unions

On October 21, credit union members worldwide will join together to celebrate International Credit Union Day and this year's theme: Local. Trusted. Serving you. Do you remember why you chose Okaloosa County Teachers Federal Credit Union to be your financial services provider? It may be among many reasons shared by the 186 million people in 97 countries who have also chosen credit unions, but it most likely has something to do with the common philosophy of people helping people.

Unlike most other financial institutions, credit unions are not-for-profit, democratically controlled, volunteer-run, member-owned cooperatives. They exist to serve their members, and that level of service remains high even during the toughest times. Instead of issuing stock or paying dividends to outside shareholders, credit unions provide value to their members by returning earnings in the form of lower loan rates, higher interest on deposits, and lower or even no transaction fees.

This year's theme celebrates the advantages of credit union membership. Value, trust and service are just some of the many benefits of being a credit union member. You are in charge of your money and your credit union.

At Okaloosa County Teachers Federal Credit Union, we are proud of our heritage as a cooperative financial services provider and our connection to the more than 54,000 credit unions worldwide. On October 21, we'll join credit unions and their members around the world to celebrate International Credit Union Day in recognition of the benefits those institutions bring to their members.

On October 21st, drop by the branch closest to you and celebrate with us. We'll have goodies to share!

Keep It Safe This Holiday Season

During the holiday season, shoppers typically make a higher number of ATM withdrawals. To protect yourself from fraud as you shop, follow these safety precautions.

Debit Card Security

- Keep your personal identification number (PIN) a secret.
- Never disclose information about your card in response to an unsolicited e-mail or phone request.
- Report a lost or stolen card to your financial institution immediately.
- Carefully review your account statements and, if available, frequently visit your online banking Web site to look for unauthorized transactions.
- Never allow the cashier or anyone else to enter your PIN for you, even if they are assisting you with the transaction.
- Block the view of others when using a point-of-sale (POS) debit terminal so that they cannot see your PIN.

Walk-Up ATM Security

- Observe the ATM surroundings before approaching a walk-up ATM. If anyone or anything appears to be suspicious, cancel your transaction and leave the area immediately.
- If an ATM is obstructed from view or poorly lit, go to another ATM. It is a good idea to take along a companion when using an ATM, especially at night.
- Minimize time spent at the ATM by having your card out and ready to use. Never count your money at the ATM.
- Never allow a stranger to assist you in conducting an ATM transaction, even if you have trouble or if your card is stuck.

- Stand between the ATM and anyone waiting to use the terminal so that others cannot see your PIN or transaction amount. Conceal your fingers as you type in case a hidden camera is in place.
- Look for possible fraudulent devices attached to the ATM.

Drive-UP ATM Security

- Keep the doors locked, windows up and engine running at all times when waiting in line.
- Leave enough room between cars to allow for a quick exit should it become necessary. If anyone or anything appears to be suspicious, cancel your transaction and drive away immediately.
- Minimize time spent at the ATM by having your card out and ready to use. Once your transaction is complete, immediately drive away from the terminal.
- If anyone follows you after you leave the ATM, go immediately to a crowded, well-lit area and call the police.



Just In Case You Forgot... We Offer:

- Safe Deposit Boxes Now Available at Our Crestview Branch
- Drive-Up ATM at the Niceville Branch Now Accepts Deposits
- MasterCard® Credit Card
- Platinum MasterCard® Credit Card
- Construction and Land Loans
- Free Online Banking and Free Bill Pay
- Small Business Checking
- Kirby Kangaroo Kids Club
- CU Succeed Teens Financial Network
- Payroll Deduction & Direct Deposit
- Free Debit Card
- Expanded Crestview and Fort Walton Beach Drive-Up Hours – Open Until 1:00 p.m. on Saturdays
- Electronic Statement via e-mail
- Purchase and Refinance of Mortgage Loans
- And Much More!

NEW

- Account to Account Transfers
Members can now transfers dollars to and from outside accounts.
- Fresh Start Checking

Give the Gift That Is Never Wrong!

What is worse than holiday shopping? Holiday returns! With one stop, you can wrap up all your holiday shopping with gifts that are never wrong! Our Visa® Gift Cards are perfect every time!

- Available in denominations from \$25 to \$1,000
- Can be used anywhere Visa® is accepted
- Can be purchased quickly and easily

You can fill every stocking with just one stop at Okaloosa County Teachers Federal Credit Union.



Holiday Closings

Columbus Day
October 11

Veterans' Day
November 11th

Thanksgiving
November 25

Christmas Eve
December 24

Christmas Day
December 25

New Year's Eve
December 31

New Year's Day
January 1

Dividends

Dividends were paid on December 31, 2010

	APR	APY
Share Account Savings	.35%	.35%
Clubs	.35%	.35%
IRA Shares	.35%	.35%

Money Market rates		
\$0.00 - \$2499.99	.10%	.10%
\$2500.00 - \$9999.99	.65%	.65%
\$10000.00 & Above	.90%	.90%

Okaloosa County Teachers Federal Credit Union

www.OkaloosaFCU.org

24-Hour Audio Response

1-800-828-5831

Home Banking

www.OkaloosaFCU.org

Main Office

1126 North Ferdon Boulevard
Crestview, Florida 32536
(850) 682-2225

FAX: (850) 682-7722

Mon. – Thurs. 8:30 a.m. – 4:30 p.m.

Drive up 8:30 a.m. – 5:00 p.m.

Friday 8:30 a.m. – 5:00 p.m.

Drive up 8:30 a.m. – 5:30 p.m.

Saturday 9:00 a.m. – 1:00 p.m.

Drive-up Only

Fort Walton Beach Branch

11 N.E. Racetrack Road, Building I
Fort Walton Beach, Florida 32547

(850) 863-7041 or

(850) 863-7054

FAX: (850) 862-2933

Mon. – Thurs. 9:00 a.m. – 5:00 p.m.

Friday 9:00 a.m. – 5:30 p.m.

Saturday 9:00 a.m. – 1:00 p.m.

Drive-up Only

Baker Branch

1307-A Georgia Avenue
Baker, Florida 32531

Phone and Fax: (850) 537-9815

Mon. – Thurs. 8:30 a.m. – 4:30 p.m.

Friday 8:30 a.m. – 5:00 p.m.

Closed for lunch daily: 1:00 p.m. – 1:45 p.m.

Niceville Branch

202 Highway 85N, Suite 100
Niceville, FL 32578

(850) 729-3934

Fax: (850) 729-3936

Mon. – Thurs. 8:30 a.m. – 4:30 p.m.

Friday 8:30 a.m. – 5:00 p.m.

Board of Directors

Gail Kaltz, Chairman

J.C. Connor, Vice Chairman

Jeanneane Grandstaff, Secretary

Martha Jordan, Treasurer

Eric Garcia

Susan Lowrey Sexton

Morris Rogers

Jerry Maughon, President/CEO

**ATM AVAILABLE AT THE
CRESTVIEW, FORT WALTON
BEACH, NICEVILLE, AND BAKER
LOCATIONS.**

