

Serving You

Ontario-Montclair
School Employees
FEDERAL CREDIT UNION

Service, Sincerity and Security Since 1961

Summer 2013

President's Message



Summer is upon us. That means warm weather and hopefully a little more free time with family and friends. It also means big news at our credit union.

For one, our competitive auto loan rates are still low. With the economy quickly changing, we

can't say for how long, so summer is going to be a great time to take advantage of low payments and all the new vehicle safety features and technology advancements out there.

For many of our fellow school employees, summer also means a well-deserved break from the typical hustle and bustle – but that can also mean quite the strain on your savings. If you need a break this summer, be sure to take advantage of our Summer Skip a Pay on existing loans to help you until you get your next paycheck.

More exciting news, our new PayAssure program will begin in July. This new service will provide a safe-haven for members with an OMSEFCU checking account, direct deposit account or debit card, covering you in the event of an emergency or helping you with bills if your paycheck is a little short. You will be receiving information about this program in the mail soon. I personally encourage you to sign up. It's going to be a big asset to members.

Thank you again for your support and membership. We look forward to continuing to work with you as we find and provide the very best in savings and member support.

Madeline Stewart

Federally Insured by the NCUA



(909) 983-1959



www.omsefcu.org



Yes,

YOU CAN *Afford*
YOUR *Dream Car!*

Whether it's a new or used car, we can help you finance the car of your dreams with our lowest-ever rates. These incredibly low rates will be **available until July 31**, so start shopping for that car or truck. And if you've already purchased a vehicle from a dealer, take a look at what you're paying and contact us to see if we can convert that loan into a lower payment for you. Just think - you may have the extra

cash you need to take that long road trip after all! These low, low rates may not last so act now.

AUTO RATES

TERM	NEW LOW	LOWEST**
3 Year	1.75%	1.49% APR
4 Year	2.25%	1.99% APR
5 Year	2.50%	1.99% APR
6 Year	2.50%	2.39% APR
7 Year	3.00%	2.79% APR

Call (909) 983-1959
(select option 2)
Or Apply Online!

APR = APR (Annual Percentage Rate) as of June 18, 2013. On approved credit, the Credit Union will finance up to 100% of the purchase price of new vehicles and 100% of the Kelley Blue Book retail value for used vehicles. Refinanced loans must be from another lender. Existing OMSEFCU car loans do not qualify. **These promotional rates are eligible from 3/26/2013 until 7/31/2013 ONLY.

Let Your Family Know

With rates for auto and home loans at the lowest ever - why not share your good fortune with your family? As a member, you can invite your family members to apply for the same low rates you get as a member. Now is the time to get grandma in a safer car or encourage your family to move closer to your neighborhood, so you won't have to drive so far during the holidays.

Contact our Loan Team today,
Call (909) 983-1959 (select option 2),
or Apply Online!



Contact Us

Telephone

(909) 983-1959

Fax

(909) 988-5130

Email

admin@omsefcu.org

Mailing Address

P.O. Box 1697
Ontario, CA 91762

Branch Locations

Street Address

1520 N. Palmetto Ave.
Ontario, CA 91762

Monday & Friday

9:00 p.m. - 6:00 p.m.

Tuesday-Thursday

10:00 a.m. - 5:00 p.m.

Upcoming Holiday Closures

Independence Day

Thursday, July 4, 2013

Labor Day

Monday, September 2, 2013

Keep in Touch



Be sure to keep your information up to date with us so we can continue to provide you with the very best in financial solutions! If you have recently updated your cell phone number or email address, let us know so we can update your information.

**Please email
services@omsefcu.org
with your full name and new
contact information to update.**

The financial content in this newsletter is provided for your personal information only and cannot substitute for professional financial advice. Always seek advice of a competent financial advisor with any questions you may have regarding a financial matter.



Great Home Loans Happen Here

If you are thinking of purchasing a new home, the time is now. Rates are still historically low – but there is no telling when they will go back up.

Call OMSEFCU and we'll make sure you get the biggest savings with our competitive low rates, big member benefits and friendly local member service.

We make great home loans easy.

Call (909) 983-1959 (select option 2)
or **email loans@omsefcu.org** to
get our latest rates today!



Please Excuse Our Dust...

When visiting the branch, please excuse the caution tape and hard hats. We're making room for some new ATMs and other office modifications to improve our efficiency and effectiveness. First, you will have access to an ATM near the front of our building and we will be installing a drive-up ATM later this year. For your convenience, you will be able to make deposits, get cash and view account balances 24 hours a day, everyday.



New for You: PayAssure

As a qualifying checking account customer of OMSEFCU, you can forget being overdrawn when using your ATM or VISA debit card. When you enroll in PayAssure, OMSEFCU will cover an ATM or debit card transaction even if you don't have the money in your checking account. Watch your mail for more details and how you can opt-in for PayAssure to assure that all your ATM and Debit card transactions will be covered. (Request our brochure for full details.)

**Call (909) 983-1959 for more
information.**