Ontario-Montclair School Employees
FEDERAL CREDIT UNION

Service, Sincerity and Security Since 1961 SPRING 2018

President's Message

Spring has sprung. I hope you are able to enjoy the warmer weather with your family and friends. Here at OMSEFCU, we've been buzzing with activity.

We know that as school system workers and family members, it's really hard to make it to the credit union on time - even if you want to. That's why recently we've put a lot of effort into adding new services so members have an easier time accessing their accounts from anywhere. If you get the chance, take a look around this newsletter and accustom yourself to them – we think they'll be a big help when school gets busy!

I'd also like to mention that recently we've heard a lot of buzz from people unhappy with their "big bank" checking account due to recent increasing hidden fees that have been broadcast by the media. If you have a checking account with a 'big bank' I encourage you to look at OMSEFCU. We do not have any hidden fees and our accounts offer less fees overall.

I'd like to say thank you all for your support as we continue to seek ways to increase the value of your membership. Have a wonderful spring from all of us at OMSEFCU!

Madeline Stewart

When a Coat of Paint Won't Cover it

There are OMSEFCU Home Equity Loans

If your home needs a little help and a coat a paint isn't going to do the trick, give OMSEFCU a call. Our Home Equity loans are the perfect way to get the funds you need to get your home fixed up the way you want it without breaking your budget.

We offer a variety of fixed and adjustable rates, flexible options and benefits to help you save.

Find out more or get started today!
Call **(909) 983-1959**, option 2
Email **loans@omsefcu.org**
Visit **omsefcu.org**

Be the first to know.

"Opt In" to OMSEFCU Text Messaging.

Want an even better OMSEFCU experience? "Opt In" for text messaging from OMSEFCU and get instant text messages for important account alerts, OMSEFCU events, and savings opportunities not available to everyone else.

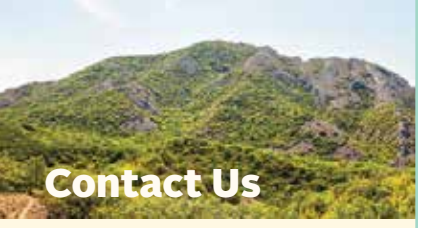
Signing up is easy.
Visit **omsefcu.org/textme** to get started.

Join Us at Our Annual Meeting on May 9.

Mark your calendars! Our Annual Meeting is coming up on **Wednesday, May 9**. All OMSEFCU members are encouraged and welcome to attend. Dinner will be provided after the meeting.

OMSEFCU ANNUAL MEETING
Wednesday May 9 at 5:30 p.m.
Ontario-Montclair School Employees FCU
1520 North Palmetto Ave., Ontario, CA 91762

RSVP by April 25, 2018 to attend.
Call us at **(909) 983-1959** or email **services@omsefcu.org**.



Contact Us

Telephone
(909) 983-1959

Fax
(909) 988-5130

Email
services@omsefcu.org

Mailing Address
P.O. Box 1697
Ontario, CA 91762

Branch Location
Street Address
1520 N. Palmetto Ave.
Ontario, CA 91762

Monday & Friday
9:00 a.m. - 6:00 p.m.

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

Smart Home Ownership Program Seminar (S.H.O.P.)

Your one stop shop for ALL your home buyer needs.

Saturdays:
April 14, May 19, June 9
English
9:30 – 11:00 am

Spanish/Español
11:30 am - 1:00 pm

1520 N Palmetto Ave.
Ontario CA, 91762

RSVP by emailing **loans@omsefcu.org** or call Loretta Flores at **(909) 983-1959** ext. **200**

FEDERALLY INSURED BY NCUA
EQUAL HOUSING LENDER

(909) 983-1959
www.omsefcu.org

Give Yourself a Spring Break.

Whether you have big expenses, or big plans on your list for spring, be sure to call OMSEFCU. Our Personal Loans will get you the money you need while making sure you save big with great low rates.

Personal Loans
as low as
8.50% APR*

No Hidden Fees
Great Service

Get started today!
(909) 983-1959, option 2 | Email **loans@omsefcu.org**

* Annual Percentage Rate shown is our lowest available. All loan rates are considered on an individual basis. The actual Annual Percentage Rate you receive will reflect your individual circumstances and may be higher than the Annual Percentage Rate Shown. Additional conditions apply. Call (909) 983-1959, option 2 for full details.

Protect Your Debit Card with Real-Time Control

Want more control over your spending (or your child's)? Now you can instantly set the terms for when, where and how your card is used.

With CardValet®, you can:

- Sign up for alerts based on transaction amount, location, merchant type or transaction type
- Set limits for spending - great for parents or employers
- Turn your debit and credit cards "off" if they're misplaced or stolen - right from your smartphone
- And set other features

Make the most of your OMSEFCU card by downloading the CardValet App today.

Download the CardValet app today! For more details, call **(909) 983-1959**, option 3 or e-mail **services@omsefcu.org**

Decrease Your Daily Expenses

Get a OMSEFCU Visa® Credit Card.

Want to start saving more on every day expenses? Your current high rate credit card is what's getting in the way. Stop paying for high interest and make the switch to an OMSEFCU low rate Visa card today. You'll save more every time you swipe.

Introductory OMSEFCU Visa Rates

as low as
3.90% APR*
for 6 months

as low as
8.48% APR*
thereafter

Get started today!
Call **(909) 983-1959**, option 2, **Email Loans@omsefcu.org**, Apply on **omsefcu.org**

*APR = Annual Percentage Rate. On approval of credit. The VISA Platinum finance charge is computed by multiplying the average daily balance by the monthly periodic rate of 0.325% (corresponding annual percentage rate is 3.90%), or 0.79% (corresponding annual percentage rate is 8.48%). 3.90% APR and 8.48% APR are the lowest rates available for VISA Platinum. No grace period on cash advances.

Love OMSEFCU? Spread the Word!

It Pays to be Part our OMSEFCU Family.

If you love your service, savings and friends here at OMSEFCU, refer us to your family members or OMSD co-workers! If they open a checking account with direct deposit, we'll give you $50 and reward them with $120 and an additional $25 if they apply for a loan*.

Start referring today!
Get started at **omsefcu.org/Refer-a-Friend.**

* We will make a $50 deposit into a member's account when their co-worker or family member opens an account at OMSEFCU. The co-worker or family member will get $120 with a new savings account and checking account (with direct deposit) plus another $25 with a loan application. Other conditions may apply.

There is Still Time

Contribute to Your 2017 IRA

There is still time to contribute to your 2017 IRA before the April 17, 2018 deadline.

The 2017 maximum contribution amount for those under **50 is $5,500**.

The 2017 maximum contribution amount for those over **50 is $6,500**.

Start an IRA with OMSEFCU.

If you don't have an IRA, start yours with OMSEFCU. IRAs are a great tax-saving way to save for retirement. We offer both Traditional and Roth IRAs. Call us at **(909) 983-1959** to get yours started today.

HOLIDAY CLOSURES

Our office will be closed in observance of the following holidays:

Memorial Day
Monday, May 28, 2018

Independence Day
Wednesday, July 4, 2018

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.