

# Serving You

Ontario-Montclair  
School Employees  
FEDERAL CREDIT UNION

Service, Sincerity and Security Since 1961

SPRING 2016

## President's Message



### Spring is in full swing at OMSEFCU.

This year, we've already introduced new Remote Deposit, a great way to deposit checks using your Smartphone. Now we're in the process of

adding new technology that allows you to use just your thumbprint to securely log into your Mobile Banking app. And that's just to start. More is on the horizon as we move into 2016, all of which we are very excited about.

As far as the economy goes, things are still looking up. However I would be remiss if I didn't state that as the economy improves mortgage rates are likely to increase. If you are considering a new home I encourage you to look at our mortgage loans while rates are still at historic lows – they may not last long.

All in all, we are off to a great start this year and look forward to everything the rest of the year has to offer. Thank you all for your membership and I hope you have a wonderful spring!

Madeline Stewart

## Click & Deposit

Remote Deposit is at OMSEFCU. Now all you need is a Smartphone and you can deposit checks from anywhere you are through our OMSEFCU App.

Current OMSEFCU App Users: To start using Remote Deposit, update your OMSEFCU App and accept our new user agreement.

### NEW Technology Coming to OMSEFCU App

Along with Remote Deposit, we will also soon be adding new biometric technology to our OMSEFCU App. This new technology will allow you to access your app with just your thumbprint - no password required.

### Download the OMSEFCU App

If you don't have the OMSEFCU App, you can download it in the Apple App StoreSM, the Google Play Store or the Amazon Appstore.



## You're Invited to Our Annual Meeting

Make sure you mark your calendars. You're invited to our upcoming annual meeting.

**Date:** Wednesday, May 4

**Time:** 5:30 p.m.

**Location:** Ontario-Montclair School Employees Federal Credit Union  
1520 North Palmetto Ave., Ontario, CA 91762

Join us as we get together to discuss 2015, go over our plans for the future and enjoy each other's company.

If you have any questions, please feel free to call us at (909) 983-1959.



## Put Your Refund to Good Use

### Great auto loan rates are in season.

Great auto loan rates are in season at OMSEFCU. Use your tax refund as a down payment and save big on a new vehicle.

### Get Started.

Call (909) 983-1959, option 2 | E-mail Loans@omsefcu.org | Apply OMSEFCU.org

### Credit not so great?

Our Credit Builder Auto Loan will help you get an auto loan you need AND build your credit. Learn more at OMSEFCU.org/Loans/Credit-Builder-Auto-Loans.

Used & New Auto Loans  
as low as **1.24%** APR\*  
for 36 months

\* 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.



## 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.

## Holiday Closures

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

**Memorial Day**  
Monday, May 30

**Independence Day**  
Monday, July 4

## Watch Your Savings Bloom

Save more this spring by switching to a OMSEFCU Visa® Credit Card.

- Low Rates
- No Hidden Fees
- Great Service

OMSEFCU Visa Platinum Cards  
as low as **8.48%** APR\*

**Get started today!**

(909) 983-1959, option 2 | Email [loans@omsefcu.org](mailto:loans@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.



## Welcome Home

Built with your savings and time in mind, our home loans allow you to save more while doing less with great rates, flexible options and a quick process.

**Head home to your new home today.**

Call (909) 983-1959, option 2 or email [loans@omsefcu.org](mailto:loans@omsefcu.org) to apply and ask about our great historically low rates!

**Already have a mortgage through another financial institution?**

Refinance with us and you could save big! Call (909) 983-1959, option 2 or email [loans@omsefcu.org](mailto:loans@omsefcu.org) to get started today.

## Big Ideas Take Root with OMSEFCU

Have a list of big spring projects up your sleeve? We've got something that might help:

Personal Loans

as low as **8.25%** APR\*

**Get started today!**

(909) 983-1959, option 2 | Email [loans@omsefcu.org](mailto: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.

## popmoney® Makes Sending Money Easy

Soon you won't need to write a check or carry cash to pay people. Just use the Popmoney® personal payment service — available soon inside our mobile app.

With this new OMSEFCU App feature, you can simply text or email funds securely from your account to theirs — no need to exchange account numbers or private information.

**Popmoney® in final testing now.**

Keep an eye on your inbox — we will notify you as soon as this service is available.



## It Pays to Share

Refer your OMSD co-workers and family to OMSEFCU. If they open a checking account with direct deposit, we'll give you \$50 and reward them with \$100 and an additional \$25 if they apply for a loan.

**Start referring today!**

Get started at [OMSEFCU.org/Refer-a-Friend](http://OMSEFCU.org/Refer-a-Friend).

## Spruce up for Spring

**with our Home Equity Loans**

Ready to give your home a new look for spring? Use our low rate Home Equity loans to get the money you need and save big. We offer both fixed and adjustable rate options.

Call (909) 983-1959, option 2 to get started or learn more.

## Make a Retroactive Contribution to Your 2015 IRA

There is still time to contribute. The deadline is April 15, 2016.

**The 2015 maximum contribution amount for those under 50 is \$5,500.**

**The 2015 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.

Federally Insured by the NCUA



(909) 983-1959  
[www.omsefcu.org](http://www.omsefcu.org)