

Serving You

Ontario-Montclair
School Employees
FEDERAL CREDIT UNION

Service, Sincerity and Security Since 1961

WINTER 2016

President's Message



I hope all of you had a wonderful holiday and Happy New Year with your friends and family!

Now 2016 is here. Hard to believe it came so fast, but I'm excited to announce that it's going to be another great year to be a member at OMSEFCU.

This year, we will be releasing a few new services to make your membership more convenient, such as Popmoney®, Mobile Deposit, and Apple Pay™ - we'll keep you updated as we have more news to release.

Also on the horizon is expected to be even more great interest rate lending and savings solutions to help you accomplish your goals as your life changes. Be sure to stop by if you need a loan, help consolidating or eliminating debt to meet your financial goals, or help putting your money to work toward your future. We've got great options to help.

All in all, 2016 looks like it's going to be another great one for our credit union. Thank you all for your membership. It is only through your support that we are able to offer such great above and beyond financial options to everyone who comes through our doors.

Have a wonderful 2016.

Madeline Stewart

We're not kitten around.

Just 3% down gets you a new home.

Ready to buy a home? Just 3% down gets you a new home with OMSEFCU's new mortgage program.

Get Started & Learn More!

(909) 983-1959, option 2 |
OMSEFCU.org/Loans/Home-Loans

* Additional terms and conditions apply.
Visit www.OMSEFCU.org/Loans/Home-Loans.aspx
for details.



New Features Coming Soon to Our Mobile App!



We are adding two new features to even further enhance the convenience of our OMSEFCU Mobile App. Take a look at what's on the horizon:

Popmoney® in final testing now.

With Popmoney®, coming soon to our Mobile App, you'll be able to text or email money to anyone, anywhere, anytime.

Mobile Deposit is here.

With new Mobile Deposit, you can take a photo of your checks with your Smartphone and deposit them into your OMSEFCU account in seconds.

New Year's Resolution: Improve Your Financial Health

Everyone has financial ups and downs, but if lately you feel your overall financial health has been at a bit of a downward slope, it might be high time to overhaul it. **Here's what you can do to improve your financial health in 2016:**

Create a Financial Plan

The best way to start down the road to financial recovery is to have a plan. Make a list of your current expenditures vs. income. Calculate your net worth. Determine your short term, intermediate and long term goals. Then see how you can make improvements. Budgeting worksheets are a solid place to start. You can find good resources on pearbudget.com/spreadsheet or www.vertex42.com/ExcelTemplates/personal-budget-spreadsheet.html.

Consolidate Your Debt

High interest debt does nothing but cost you money above and beyond what you already paid. In order to start saving more now, one option is to consolidate your debt to a lower interest loan or credit card. We've got great options to help!

Make Overall Improvements

Stick to your goals, make improvements, and soon you'll start to see your overall financial situation improve.

We Can Help.

We can help you make a plan and find ways to attain your financial goals. Call us today at (909) 983-1959 to make an appointment with an OMSEFCU Representative.





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

Tuesday-Thursday

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

Federally Insured by the NCUA



(909) 983-1959

www.omsefcu.org

OMSEFCU Visa® Cards Offer You More

If you're looking for the best credit card, you don't have to look far. Our Visa Credit Card offers some of the best interest rates and biggest perks around.

- Low Rates
- No Hidden Fees
- Great Service

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

Have high interest rate holiday debt? Ask how you can transfer it over to a OMSEFCU Visa and save big.

Get started today!

(909) 983-1959, option 2 | Email 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.

Have a Holiday Spending Hangover?

If your wallet is feeling light, and your credit card bill heavy, you might be experiencing a holiday spending hangover.

We can help get you back on your feet, by consolidating your high interest rate debt. Take advantage of our low rate Personal Loans. We've got some of the lowest rates around.

Personal Loans

as low as **7.25%** APR*


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.



It Pays to Share

If you "like" your credit union, "share" it. Refer any OMSD employee, associations or your family members. 

If your referral opens 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.

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.

Holiday Closures

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

Martin Luther King, Jr.

Monday, January 18

President's Day

Monday, February 15



Thanks For Helping with the Reindeer Run & Raffle!

Thank you to everyone who was able to join us and help raise funds for the Ontario-Montclair Promise Scholars. Our team (pictured left), made up of OMSEFCU staff and family, had a great time at the event, and we're proud to join the race for such a worthy cause.

This year's raffle winner of the 2016 Kia was Monica M., longtime friend of OMSEFCU and owner of Salon Panache in Upland. Congratulations Monica!



New Year. New Car.

It's a new year and you are ready for a new car. But don't go to the dealer without stopping by OMSEFCU first. You'll get the savings of our great low auto loan rates with quick and friendly service!

Credit Not So Great?

Our Credit Builder Auto Loan is a great way to get the financing you need with terms to fit your situation AND improve your credit score. Plus no co-signer needed! Find out more at OMSEFCU.org/Loans/Credit-Builder-Auto-Loans.

New & Used 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.