Ontario-Montclair School Employees

FEDERAL CREDIT UNION

Service, Sincerity and Security Since 1961

SPRING 2017

President's Message



Much is happening this spring at OMSEFCU.

Recently, we revealed great new member services like the addition of Biometric Thumb Print Technology to our

mobile app and our new e-Sign Service, which allows members to apply and sign for a loan without coming into the credit union (read more in this newsletter). And that's just the start.

We also began a new green initiative to encourage more members to sign up for our free e-Statements, offering \$20 to any new sign ups. We hope that with this promotion, more members will sign up – while it's a small change individually we hope that collectively it will help shrink the carbon footprint of our credit union and members. If you want to sign up, you can do so any time through our mobile app.

Your credit union continues to provide great low interest rates. If you are looking to get a new car, home or want to renovate, remember to stop in or apply online to take advantage of our great rates and options.

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 OMSEECU!

Madeline Stewart

Who has time to walk the dog? You do... With our new Loan e-Sign Service.

Easily and securely request your next loan from anywhere and obtain funding, without stepping foot in our office by using this new convenient service.



Email us at Loans@omsefcu.org, call 909-983-1959, option 2 or visit omsefcu.org/loans.

Do Your Home Work.

OMSEFCU Home Equity Loans Save You More.

Ready to get some spring projects done around your home? Do your home work with a OMSEFCU Home Equity Loan – a great way to get the money you need and save big with our great rates and perks.

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

Get started today!

Call: (909) 983-1959, option 2 Email: Loans@omsefcu.org Apply at OMSEFCU.org



Annual Meeting May 3

Mark your calendars! Our Annual Meeting is coming up Wednesday, May 3. All OMSEFCU members are encouraged and welcome to attend. Food will be provided to those in attendance.

OMSEFCU Annual Meeting
Wednesday May 3 at 5:30 p.m.
Ontario-Montclair School Employees Federal Credit Union
1520 North Palmetto Ave., Ontario, CA 91762

RSVP by 4/26/2017 to attend. Call us at (909) 983-1959 or email services@omsefcu.org.



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 15, May 20, June 10 9:30 - 11:00 am

Wednesdays: April 26, May 31, June 21 5:30 -7:00 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 the NCUA







((909) 983-1959 www.omsefcu.org

Get the Auto Loan You Deserve.

We Can Help.

Bad or no credit? Our Credit Builder Auto Loan can get you the financing you need with terms to fit your unique situation AND improve your credit score. No co-signer needed!

All loans subject to OMSEFCU's customary due diligence, underwriting, credit approval and documentation. Other terms and conditions may apply.

Take Charge.

Spring clean your high rate credit cards out of your wallet and transfer your existing balance to a low interest OMSEFCU Visa® credit card for big savings.

6 Month Introductory Platinum Visa

as low as

as low as

thereafter

Get started today!

Call (909) 983-1959, option 2 | Email Loans@omsefcu.org Apply at 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 9.48% APR are the lowest rates available for VISA Platinum. No grace period on cash advances.

Click & Deposit

Now all you need to deposit checks instantly from home is our app and your Smartphone!

Update your OMSEFCU App to get started.

No app? Download it for free in the App Store or Google Play.

Spring on Your Big Ideas

Put your big Spring ideas into action. Low rates are in season at OMSEFCU.

Personal Loans

as low as

Get started today!

Call (909) 983-1959, option 2, Email Loans@omsefcu.org Apply at 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.

Less Means More

With OMSEFCU's Great **Mortgage Loan Rates**

Whether you want to buy a home or refinance your current mortgage, you'll save more with OMSEFCU's great loan rates and big member benefits.

We offer fixed and variable rates with terms up to 30 years.

Apply now, rates are on the rise.

Call (909) 983-1959, option 2 Email Loans@omsefcu.org Apply at OMSEFCU.org

Go Green. Get Green.



Sign up for eStatements and receive \$20.

- Secure, convenient, and environmentally friendly
- · Reduce fraud
- 24/7 access
- Faster than paper delivery
- Receive e-mail notification when statements are available

Sign up today.

Visit OMSEFCU.org and signup through online banking and select 'Additional Services'.

Thumbs Up for our New **Biometric Technology**



New biometric technology allows you to safely and securely sign into your OMSEFCU app via your smartphone with just a thumbprint – no password required.

Get started.

Update your OMSEFCU App to get started.

No app?

Download it for free in the App Store or Google Play.

HOLIDAY CLOSURES

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

> **Memorial Day** Monday, May 29

Independence Day Tuesday, July 4