

# TRANSMITTER

## Worried about your kids and finances?

WEOKIE has partnered with FoolProof to offer tough, no-nonsense consumer advice on virtually any topic that impacts your pocketbook and your financial well-being.

The first project WEOKIE is introducing with FoolProof is a Web-driven financial literacy curriculum that is free to all interested middle and high school educators in the state.

The program offers Oklahoma's educators a complete financial literacy curriculum that satisfies the Passport to Financial Literacy initiative by the state of Oklahoma. Plus, it is free.

FoolProof's curriculum is fundamentally different than most other curriculums:

- The curriculum is Web-driven and turnkey for the teacher.

## Coupons arriving soon

It's time to start watching your mailbox for your Members-Only special offers to arrive. Your coupons should arrive in the mail by the second week of October. Use these coupons to save money on auto loans, mortgages, unsecured loans, and more.

The coupons are just one way WEOKIE is saying thank you for being a loyal member.

## Shred-fest

WEOKIE is hosting a shred-fest for members on Saturday, October 15. Bring your shreddable papers by our Main location at 8100 W. Reno between the hours of 9 a.m. - 12 p.m. and have them shredded by Absolute Shred. Members can bring up to five boxes (copy paper size) for free and each additional box is \$5. Happy shredding!

- The curriculum meets 100% of Oklahoma's Financial Passport requirements.

- Young people do all the teaching. Using videos, music, and true stories, FoolProof talks "with" students, not "at" them.

- FoolProof tells the truth about the risks young people face in the economic marketplace. Credit cards are treated as a potentially dangerous product, not a toy.

- FoolProof's curriculum teaches critical thinking.

- FoolProof teaches detail: How do you pick a checking account? How do you build credit when you're a kid? Why should you care? How do you bank online safely?



- The underlying integrity of FoolProof's curriculum stems from one fact: the curriculum was developed by teachers and by consumer advocates.

- Any teacher in Oklahoma can be using the curriculum in 48 hours, and any teacher can test the curriculum right now.

Please help us spread the word to teachers and educators about FoolProof. Just send them to <http://www.foolproofteacher.com/weokie> or visit [www.weokie.org](http://www.weokie.org).

FoolProof's curriculum is only one of many money-saving programs WEOKIE will be offering in the coming months.

## Attention Debit Card Holders

### *Important notice regarding Visa transactions*

In July 2008, Visa implemented the option for debit card holders to use debit networks without entering a Personal Identification Number (PIN). These transactions are



referred to as PIN-less debit transactions and are considered non-Visa debit transactions. This type of transaction may occur through Pulse, Accel/Exchange or other networks.

#### *Examples:*

- Non-Visa Debit Transaction: A cardholder enters a PIN at a Point of Sale terminal.
- PIN-less Debit Transaction: A cardholder provides a card number for an online transaction or a bill-payment debit where a PIN or signature is not required.

The terms and conditions of your agreement with WEOKIE relating to Visa debit transactions do not apply to non-Visa debit transactions. A non-Visa PIN-less transaction will not include the benefits provided by Visa ( e.g. zero liability, \$50 consumer loss cap, the Visa charge back and dispute resolution, provisional credit policies of Visa, etc). A Visa debit transaction, that would include the Visa benefits, would be the use of a debit card as a "credit" transaction.

# Call for nominations

WEOKIE is currently accepting nominations for two seats on the Board of Directors. Nominees will be voted on at the 2012 Annual Meeting.

Anyone interested in serving on the Board at WEOKIE may complete the attached nomination form and send it to:

*WEOKIE Credit Union, Nominating Committee  
P.O. Box 26090, Oklahoma City, OK 73126*

The nominee must show consent for nomination by signing the form. The nominee should also be willing to be interviewed by the Nominating Committee.

Nominations may also be made by petition. A person being nominated by petition must have the petition signed by at least 500 WEOKIE members. Each nominee by petition must provide a statement of qualifications and biographical data with the petition. To be effective, petition nominations must also be accompanied by a signed certificate from the nominee stating they are agreeable to nomination and will serve if elected to office. The petition must be on forms provided by the credit union, and it must be submitted to the Secretary of the credit union no later than December 31, 2011.

Nominations will not be allowed from the floor at the Annual Meeting unless no nominees are obtained through the Nominating Committee or by petition.

## Board of Director's Nomination Form

Please Print

I nominate \_\_\_\_\_  
Address \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
Phone ( ) \_\_\_\_\_  
Nominee's Signature \_\_\_\_\_  
Nominated By \_\_\_\_\_  
Nominator's Phone # \_\_\_\_\_

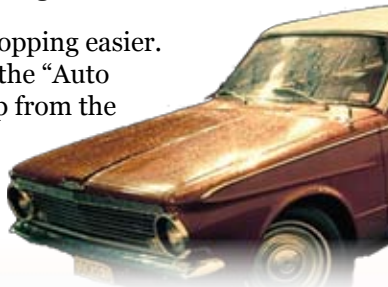
All nominations must be submitted by October 31, 2011.

## Unbelievable low rates and stress-free shopping

Looking for an easier way to manage the rising costs of everything? WEOKIE has an easy solution that may save you hundreds or thousands of dollars each year. Refinance\* your existing auto loan from another lender to WEOKIE and lower your monthly payments. Maybe you have been waiting for the right time to buy a new or used vehicle? Now might be the best time to take advantage of low rates.

Rates are as low as 3.44% APR\*. Make your vehicle shopping easier. Get pre-approved by calling 405.235.3030 or clicking the "Auto Buying Made Easy" button at [www.WEOKIE.org](http://www.WEOKIE.org). Shop from the comfort of your own home or office.

\* Adequate collateral and acceptable term must be provided for all loans. Rate is fixed and will not increase for the term of the loan. Existing WEOKIE loans are not eligible for refinance. Your annual percentage rate (APR) is based on your credit history, and subject to change without notice.



### Locations and Hours:

**Oklahoma City**  
8100 W. Reno Ave.-Main  
2727 SW 15th Street-Central  
5909 NW Expressway-North  
7600 S. Pennsylvania Ave.-South  
4528 NW Expressway-ExpressBRANCH  
800 SW 119th Street-ExpressBRANCH

**Yukon**  
801 West End Pointe Dr.

**Edmond**  
822A W. Edmond Rd.

**Moore**  
1551 S. I-35 Service Rd.

#### Lobby Hours:

M - F 9:00 a.m. to 5:00 p.m.  
Sat. 8 a.m. to 1 p.m. (Main and South Offices only)

#### Drive Thru Hours:

M - F 6:30 a.m. to 5:30 p.m.  
Sat. 8:00 a.m. to 1:00 p.m.

#### Service Center Hours:

M - F 9:00 a.m. to 7:00 p.m.  
Sat. 9:00 a.m. to 4:30 p.m.  
Sun. 1:00 p.m. to 5:00 p.m.\*

#### Service Centers

13801 N. Pennsylvania Ave. (OKC)\*  
741 N. Moore (Moore)  
710 W. Main St. (Norman)\*  
232 S. Air Depot (Midwest City)\*  
1300 W. Vandament Ave. (Yukon)\*  
6105-A South Mingo (Tulsa)\*

[www.WEOKIE.org](http://www.WEOKIE.org)

1.800.678.5363

405.235.3030

#### WEOKIE Board of Directors

Warren Pybas Chairman	Jack McCurdy Director
Wanda Beaman Vice Chairman	Gary Tarkington Director
Frank Cory Secretary/Treasurer	Ron Wynne Director
Bill Manger Director	Leonard Wells Associate Director

#### FREE ATMS

Visit [www.atmzone.com](http://www.atmzone.com) or [www.WEOKIE.org](http://www.WEOKIE.org) to locate more than 250 ATMs across the Oklahoma City metro area that are completely free for WEOKIE members. ATM Zone ATMs are available to WEOKIE members with no fees along with Allpoint and Oklahoma City metro area 7-Eleven ATMs.

**WEOKIE**  
WE Make Banking Better

CREDIT UNION  
SERVICE CENTERS.

