

OE Federal is not a typical financial institution. We were built by Union members, for Union members. We understand tough work and what it means to be Union... **Because like you, we're Union!**

**STRENGTH**  
**PRIDE**  
**UNIONISM**  
**ABOVE ALL**  
**FAMILY**

**OE FEDERAL**  
CREDIT UNION  
P.O. Box 5073 Livermore, CA 94551  
(800) 877-4444 • [oefcu.org](http://oefcu.org)



**JOIN OE FEDERAL TODAY!**



**BANK DIFFERENT.**  
**BANK UNION.**

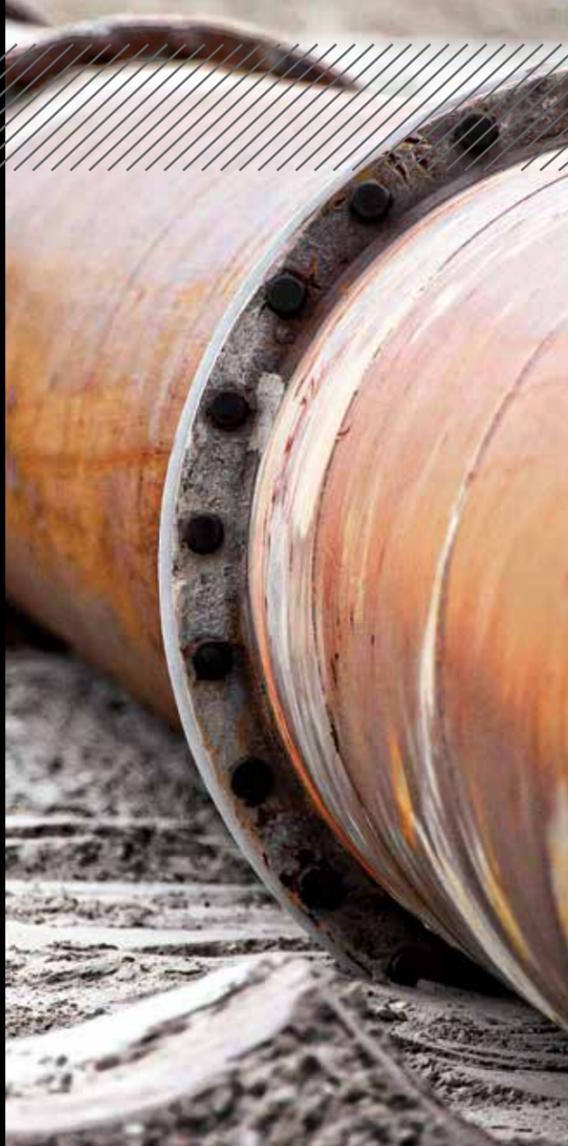
# UNION BUILT

Today, it may seem like banking is a crowded industry with almost too many options to choose from. If you are interested in an institution that was built to serve Union members and offers products and services specifically designed to meet their needs, then OE Federal Credit Union is the organization for you.

Created in 1964, OE Federal was built to serve the unique needs of Union brothers and sisters like Plumbers & Pipefitters Local 447, and for over 50 years our focus has not changed. We are committed to our member-focused philosophy of putting your goals first, not just boosting the bottom line.

That's why we are proud to offer low rates on loans, including Auto and Mortgages. Competitive rates on Savings and Share Certificates. Little to no fees on all accounts. Online and Mobile Banking. Access to over 60,000 surcharge-free ATMs, plus over 5,000 Shared Branches across the country. But most importantly, we understand the work you do, why you do it, and who you do it for.

Bank Different. Bank Union.



# UNION PROUD

OE Federal is a 100% Union credit union who supports the Union movement. We are proud to offer you exclusive Credit Union only benefits. Below are just a few of those benefits:

**Bonus Deposit:** \$100 Bonus Deposit when you finance or refinance an Auto Loan.

**Member Loyalty Program:** A cash back rebate program that puts your hard earned money back in your pocket. The more business you do with the Credit Union, the more money you get back – It pays to be a member of OE Federal!

**Union Rebate:** To support the Union movement, a rebate of 1% of the annual interest paid on your Visa STEEL Credit Card account will be donated to the preferred charity of Plumbers & Pipefitters Local 447.

**Strike Relief:** This benefit will defer payments on your Visa STEEL Credit Card account for up to 3 months if you go out on a Union sanctioned strike or lockout.

**Onsite Visits:** OE Federal visits various jobsites throughout the year and provides a catered lunch to workers. This is our way of saying 'thank you' for all of your hard work.

# UNION STRONG

Becoming a member of OE Federal is exclusive, and not just anyone can join; only Union members like you, and your immediate family. Why not join an organization that was created to serve your specific needs and is considered one of the strongest financial institutions in the country?

Welcome members of Plumbers & Pipefitters Local 447, it's a privilege to serve you.

**No bank understands you better than we do, why? Because we are a 100% member owned Union financial institution. We understand the seasonal work of our members and we support the Union movement.**

To join OE Federal, visit us online at [oefcu.org](http://oefcu.org), under "Apply Now," click "Membership Application" and complete the enrollment form. Or, speak with a Member Service Representative at (800) 877-4444.

**JOIN TODAY!**

**TO OPEN AN ACCOUNT  
VISIT [OEFcu.org](http://OEFcu.org) OR  
CALL (800) 877-4444**

**OEFEDERAL**  
CREDIT UNION  
EST. 1964