



# Oklahoma Educators Credit Union QUARTERLY NEWS

First Quarter • 2020

## ANNUAL MEETING ANNOUNCEMENT

Join OECU for food, fun, and bingo during our Annual Meeting on **Saturday, February 29, 2020** to be held at the Credit Union House of Oklahoma at 631 East Hill Street, Oklahoma City with Lunch at 12:00 pm and Business Meeting beginning at 1:00pm.

Tickets are \$10 each and can be purchased at any of OECU's five branches until February 25, 2020. Tickets can also be purchased by mail, fax, phone, or email through support@oecu.com. Ticket price includes lunch, parking, and entry to play bingo games for cash winnings! You are welcome to attend the business meeting, which does not require a ticket.

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### UPCOMING EVENTS

**February 29, 2020**  
Annual Meeting

### OECU HOLIDAYS

**January 1, 2020**  
Closed - New Year's Day

**January 20, 2020**  
Closed - Martin Luther King Jr. Day

**February 17, 2020**  
Closed - President's Day

By now, most people have made their resolutions for self-improvement in the new year. While the most popular resolutions tend to focus on physical health, the start of a new year is also a perfect time to prioritize your financial wellness.

You'll find links to all the tools you'll need to get started on our website at [OECU.com/resolutions](http://OECU.com/resolutions) - Ready to get started? Read on.

**1. Make a Budget and Stick to it.** Budgeting is one of most effective ways to manage your money. Creating and monitoring a budget allows you to track your expenses, adapt to changes, and achieve your financial milestones. Budgeting can also help you save for emergencies and plan for the long run - including retirement.

Use our online budget building tool to break your budget down into simple, easy steps and get started.

**2. Build Your Emergency Savings.** Unexpected expenses happen more often than we like to think. According to a 2018 Bankrate study, more than half of Americans are not financially prepared to cover the costs that come with emergencies, such as illness, job loss, or even home and auto repairs.

Check out our website for more information on the immediate steps you can take this year to start and grow your savings.

**3. Plan for Your Retirement Now.** Less than half of Americans take the steps to set themselves up



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