

LOAN SERVICES

	TERM	APR*
Tornado Shelter	60	3.00%
New Car	60/72	3.25%
Used Car	36/48/60	3.50%
New Watercraft/ATV	36	6.00%
Motor Hm >\$7.5K	60	6.00%
Computer <\$2.5K	24	6.00%
Other Collateral	36	7.00%
Used Boat >\$5K	48	8.00%
Christmas	12	9.00%
Signature		10.00%
Secured Share		Rate+ 1%
Secured CD		Rate+ 1%

NEW CARS 3.25 %



USED CARS 3.50 %

THE NOTICE IS ONLY APPLICABLE TO OPEN-END CREDIT, AS DENOTED ON YOUR STATEMENT. IN CASE OF ERRORS OR INQUIRIES ABOUT YOUR STATEMENT, SEND YOUR INQUIRY TO THE OKLAHOMA RE&T EMPLOYEES CREDIT UNION, P.O. BOX 54309, OKLAHOMA CITY, OK 73154-1309 Your inquiry should be in writing on a separate sheet of paper so that the Credit Union receives it within 60 days after the bill was mailed to you. Your written inquiry must include: 1. Your name and account number, 2. A description of the error and why (to the extent you can explain) you believe it is an error, and 3. The dollar amount of the suspected error. If you authorize the Credit Union to automatically pay your loan from your share account, you can stop or reverse payment on any amount you think wrong by mailing your notice so that the Credit Union receives it three business days before the automatic payment is scheduled to occur. You remain obligated to pay the parts of your bill not in dispute, but you do not have to pay any amount in dispute during the time the Credit Union is resolving the dispute. During that same time, the Credit Union may not take any action to collect disputed or report disputed amounts as delinquent. This is a summary of your rights, a full statement of your rights and the Credit Union responsibilities under the Federal Fair Credit Billing Act will be sent to you upon request or in response to a billing error notice.

DISCLOSURE ABOUT YOUR OPEN-END LOANS
 HOW FINANCE CHARGES ARE COMPUTED: Finance charges begin to accrue immediately when we make a loan to you. To figure the finance charge for a billing cycle, we apply a daily periodic rate of finance charge to the "balance subject to interest rate" of your loan account each day. To figure the "balance subject to interest rate" for each day, we first take your loan account balance repayment of your loans. (A portion of each payment you make is applied to finance charges, if any). Then, we add any new loan made that day. The final figure is the "balance subject to interest rate."
 IF YOU MAIL YOUR PAYMENTS, PLEASE ALLOW 5 DAYS FOR IT TO REACH THE CREDIT UNION. PAYMENTS BY MAIL SHOULD BE ADDRESSED TO:
 OKLAHOMA RE&T EMPLOYEES CREDIT UNION
 P.O. Box 54309
 Oklahoma City, OK 73154-1309
 AND MUST BE CHECK OR MONEY ORDER. PAYMENTS MADE AS INSTRUCTED OR AS OTHERWISE AGREED WITH THE CREDIT UNION AND RECEIVED BEFORE 12:00 NOON ON A BUSINESS DAY WILL BE CREDITED AS OF THE DAY RECEIVED. PAYMENTS MADE OTHERWISE MAY BE DELAYED IN CREDITING UP TO 5 DAYS.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS
 Telephone or write us as soon as you can, if you think your statement is wrong or if you need more information about any transactions on the statement. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. 1. Tell us your name and account number; 2. describe the error or transaction you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information; 3. Tell us the dollar amount of the suspected error. We will investigate your inquiry and will correct any error promptly. If we take more than 10 business days to do this, we will re-credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation. If you have arranged to have direct deposits made by electronics Funds Transfer to your account at least once every 60days from the same person or company you can call us during normal business hours to find out whether or not the deposit has been made. Normally this will apply to members on direct deposit of Social Security or pension checks or allocations between different member's accounts, where the payor has not provided positive notice to you that the transfer was initiated.



OKLAHOMA RE&T CREDIT UNION

PO Box 54309 Oklahoma City, OK 73154

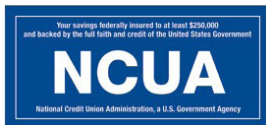


www.okret.org

NEWSLETTER MARCH 2013

SAVING SERVICES

	Div Rate	APY*
Shares	0.35%	0.35%
Certificates	6 Mth	
	12 Mth	
	24 Mth	



Qtr 1 Div Rate. Future Rates subject to change

Certificate early close penalty.

*APR = Annual Percentage Rate

*APY = Annual Percentage Yield

FACTS

WHAT DOES OKLAHOMA RE&T EMPLOYEES CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> ■ Social Security number and account transactions ■ Account balances and payment history ■ Credit history and credit scores When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.
How?	All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons OKRE&T CU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does OKRE&T share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions? Call 405 478-0046 or go to www.okret.org

Who we are

Who is providing this notice? Oklahoma RE&T Employees Credit Union

What we do

How does OKRE&T CU protect my personal information? To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does OKRE&T CU collect my personal information? We collect your personal information, for example, when you

- open an account or deposit money
- pay your bills or apply for a loan
-

We also collect your personal information from others such as credit bureaus, affiliates and other companies

Why can't I limit all sharing? Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ <i>We don't share information with non-affiliates.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ■

Other important information

We disclose information we collect, as permitted by law to the following: Credit union service provider or other financial institutions with whom we have joint marketing agreements; other affiliates to help us administer our business or provide product information to you, and other third parties, but only to administer products and services you obtain from us, to conduct our business (as when we obtain marketing or data processing services), or when legally required