newsletter
Southwest
Oklahoma Federal Credit Union
A Quarterly Publication of Southwest Oklahoma Federal Credit Union
4th Quarter 2012

NOTICE OF ANNUAL BUSINESS MEETING

Your credit union Board of Directors has scheduled the Annual Membership Business Meeting for March 7, 2013, at 7 p.m. in the Worley Center at Great Plains Technology Center at 4500 W. Lee Blvd. in Lawton.

NOTICE OF ELECTION

The Annual Business Meeting will include an election to fill two Board of Director positions. All positions are for a three-year term to begin upon conclusion of the election. An election by ballot will be conducted at the meeting only if there are more than two nominees as a whole for the two positions to be filled.

PROCESS FOR NOMINATIONS

A nominating committee appointed by the Board of Directors has selected two eligible nominees to present as candidates to fill the positions on the board. A statement of qualifications and biographical data sheet for each candidate nominated by the nominating committee is included with this newsletter.

As a member of this credit union you may nominate a candidate including yourself, who meets the eligibility requirements for holding a position on the Board of Directors and who you feel will earnestly represent and protect the interests of the credit union and its membership.

A nomination from a member must be made in the form of a petition and the petition must:

* Be filed with the Secretary of the Board of Directors on or before January 31, 2013.
* Be signed by at least one percent of the membership (approximately 75 active members of SWOFCU).
* Include a statement of qualifications and biographical data for the nominee.

An Official Petition form and Eligibility Requirements for the Southwest Oklahoma Federal Credit Union Board of Directors may be picked up at any branch of Southwest Oklahoma Federal Credit Union or you may call the credit union at (580) 353-0490 to request that these forms be mailed to you.

A completed petition and accompanying forms may be delivered in person, in an envelope addressed to the Secretary of the Board of Directors, at any Southwest Oklahoma Federal Credit Union branch. Or, a completed petition and accompanying forms may be mailed to: Secretary of the Board of Directors, Southwest Oklahoma Federal Credit Union, 1806 NW Liberty Ave., Lawton, OK 73507. If a petition is mailed it must be postmarked on or before January 31, 2013.

A statement of qualifications and biographical data for each eligible candidate will be available at each SWOFCU branch no later than February 1, 2013, or you may call (580) 353-0490 to request that this information be mailed to you.

SWOFCU 2013 HOLIDAY SCHEDULE

January

Jan. 1: New Year's Day
All lobbies & drive-thru's closed
Jan. 21: Martin Luther King Jr. Day
All lobbies & drive-thru's closed

February

Feb. 18: President's Day
All lobbies & drive-thru's closed

May

May 27: Memorial Day
All lobbies & drive-thru's closed

July

July 4: Independence Day
All lobbies & drive-thru's closed

September

Sept. 2: Labor Day
All lobbies & drive-thru's closed

October

Oct. 14: Columbus Day
All lobbies & drive-thru's closed

November

Nov. 11: Veteran's Day
All lobbies & drive-thru's closed
Nov. 28: Thanksgiving Day
All lobbies & drive-thru's closed
Nov. 29: Thanksgiving Friday
Lobbies: 9:00 a.m. - 1:00 p.m.
All drive-thru's: 7:30 a.m. - 3:00 p.m.

December

Dec. 24: Christmas Eve
Lobbies: 9:00 a.m. - 1:00 p.m.
All drive-thru's: 7:30 a.m. - 1:00 p.m.
Dec. 25: Christmas Day
All lobbies & drive-thru's closed

FOLLOW US!

Are you following us on Facebook and Twitter? Being a fan of SWOFCU on Facebook or following us on Twitter is a great way to stay updated on all the news and things going on at SWOFCU. Like us on Facebook at facebook.com/swofcu and follow us on Twitter at twitter.com/swofcu.

Statement of Qualifications and Biographical Data

Name: Johnny (John) D. Cooksey, incumbent

Education: Bachelor of Science in Education and Business Administration, Cameron University

Experience: Joined the credit union in 1971; Second Vice Chairman of SWOFCU board of directors since 2009; serving as chairman of the Supervisory Committee of SWOFCU. Member of board of directors for the United Way of Lawton/Ft. Sill

Served in the United States Army from 1972-1974. Teacher/Coach at Eisenhower High School 1976-1979; Employed by Goodyear Tire and Rubber Company 1979-2009, currently retired.

Quote: The credit union has played a very important part of my family's financial operations for a very long time. I appreciate the quality of financial services provided to my family by the credit union. I have a desire to be a part of the decision making process that will continue to provide those same quality financial services to others as the credit union has for me.
My career has given me experiences I feel contribute to making sound financial decisions of an organization that operates to a budget and abides by regulations. I have applied those experiences in making decisions as a board member and supervisory committee member during the time I have been a member of both. If re-elected as a board member, I will continue to participate in the decision-making process that protects the deposits of our valued members, and provide the needed financial services for our members while abiding by all regulatory requirements. I would appreciate the opportunity to continue to serve in the capacity of board member.

Name: Kelly D. McClure, incumbent

Education: Bachelor of Science, Geology, Drake University, Iowa; Masters of Education, University of Oklahoma

Experience: Joined the credit union in June 1982, served as a member of SWOFCU board of directors since 2009 and as chairman since 2011.

Currently an Assistant Professor of Instructional and Educational Leadership, Cameron University Dept. of Education; Prior to that served as a teacher, coach and administrator in Lawton Public Schools.

Awarded the Department of Education Teaching award; the Cameron University Faculty Award for "Excellence and Innovation in Instructional Technology Integration"; and currently have the Herb and Dorothy Pittman Carter Endowed Lectureship in Education

Graduated from Eisenhower High School; A native of Southwest Oklahoma; and resident of Lawton since 1964**;** Small business owner with wife, Anne, of Physical Therapy Solutions since 2005; Daughter Madeleine attends Lawton High School

Quote: I am intensely proud of being a member of the credit union and serving on the board of directors. We are currently in a time of economic uncertainty, and while difficult decisions have been made, as an institution the credit union has continued to grow and care for our members. I believe that the credit union is positioned to continue this solid performance even in this time of economic trials and will come out a winner for our members. It is my hope to continue to serve as a board member and continue to move forward in our quest to be the best credit union in Southwest Oklahoma.

Unlawful Internet Gambling Enforcement Act Notice to Southwest Oklahoma Federal Credit Union Business Members

In accordance with the requirements of the Unlawful Internet Gambling Enforcement Act of 2006 and Regulation GG, this notice is to inform you, as a business member of Southwest Oklahoma Federal Credit Union that restricted transactions are prohibited from being processed through your account or relationship with our institution. Restricted transactions are transactions in which a person or business entity accepts credit, funds, instruments or other proceeds from another person or business entity in connection with unlawful internet gambling.

By maintaining an account with our institution, you certify that you do not engage in Internet gambling and you agree to notify us if your account is ever used for Internet gambling of any kind, even if you believe the activity to be legal. If you do not, we may terminate your access to various payment methods or close your account.

Watch for our new website enhancements coming in January.

Mobile Apps Coming Soon!

New for 2013! SWOFCU will introduce mobile banking apps for IPhone, Android and Blackberry users. Watch for more information at www.swofcu.com

Congratulations to the winners of our November Member Appreciation Days drawing:

Kyle S. won the 4 tickets to the OU vs OSU Bedlam Game

Doug W., Joe R., Brad R. and Grant Z. were the winners of the OU Heisman Lunch invitations. Along with having lunch with Jason White, Billy Sims and Steve Owens our winners received an autographed OU helmet and football.

Hours of Operation

Main Branch Hours

(580) 353-0490
Toll Free (866) 353-0490

Monday - Friday
Lobby: 9 a.m. - 5 p.m.
Drive-Thru: 7:30 a.m. - 6 p.m.

Saturday
Lobby Closed
Drive-Thru: 9 a.m. - 1 p.m.

West Branch Hours

(580) 531-0072

Monday - Friday
Lobby: 9 a.m. - 5 p.m.
Lobby is closed for lunch from 1 p.m. to 2 p.m.
Drive-Thru: 7:30 a.m. - 6 p.m.

Saturday
Lobby Closed
Drive-Thru: 9 a.m. - 1 p.m.

East Branch Hours

(580) 354-9900

Monday - Friday
No Lobby Hours
Drive-Thru: 7:30 a.m. - 6 p.m.

Saturday
Drive-Thru: 9 a.m. - 1 p.m.

Safe deposit box access by appointment.

FACTS WHAT DOES SOUTHWEST OKLAHOMA FEDERAL 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:

- Social Security number and account balances
- checking account information and credit card and other debt
- payment history and transaction or loss history

When you are no longer 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 Southwest Oklahoma Federal Credit Union chooses to share; and whether you can limit this sharing

Reasons we can only share your personal information	Does SWOFCU 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 to 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 our affiliates to market to you	No	We don't share
For our nonaffiliates to market to you	No	We don't share

Questions? Call 580-353-0490 or go to www.swofcu.com

What we do

How does Southwest Oklahoma Federal Credit Union 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 Southwest Oklahoma Federal Credit Union collect my personal information?	We collect your personal information, for example, when you: · open an account or apply for a loan · make a wire transfer or show your government issued ID · show your driver's license We also collect your personal information from others, such as credit bureaus, affiliates, or 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 law 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. · Southwest Oklahoma FCU has no affiliates
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. · Nonaffiliates we share with can include insurance companies, government agencies, plastic card processors (credit/debit/ATM), financial statement publishers or printers, mailhouse, mortgage companies, mortgage service companies, consumer reporting agencies, data processors,check/share draft printers.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. · Our joint marketing partners include CUNA Mutual Group's MemberConnect