



THE CREDITEER

Procedures For Making Nominations For The Board of Directors 2012 Election

NOTICE: Notice is hereby given that the annual election to fill vacancies on the Board of Directors will be held by mail ballot, in accordance with our bylaws. There will be three vacancies on the Board of Directors to be filled at the annual election. Those elected to the Board of Directors will serve three year terms.

Nomination By Petition: Nominations can be made by petition signed by not less than twenty (20) members of the Credit Union eligible to vote. Petition forms are available in the Credit Union Main Office. A nomination by petition must be accompanied by a certificate signed by the nominee stating willingness to run and serve if elected.

Automatic Nominees: G. Van Horton, Gary Watts, and James Whitman

Nominee's Resume: All nominees are encouraged to submit a resume of 100 words or less outlining their qualifications for the position.

Qualifications and Standards: Among the qualifications that are necessary for the Board of Directors are the following:

- A. Must be a member of the Credit Union in good standing and must be at least 21 years of age.
- B. Must be of good character and bondable.
- C. Must be willing and able to devote time on a voluntary and unpaid basis to Credit Union business, which includes, but is not limited to regular and unscheduled meetings and educational sessions.

Further, the following personal financial and ethical standards are maintained by the Board of Directors:

- A. Exhibit constant integrity and be above reproach in the management of the Credit Union.
- B. Not use the position of Director to gain personal advantage or to exert influence on Credit Union employees.
- C. Be current on all Credit Union loans and accounts and be eligible for all Credit Union services and accounts.
- D. Handle personal finances responsibly and not have taken recent bankruptcy.

Removal may result from failure to meet and maintain such qualifications and standards.

Petitions: Petitions may be mailed to the Secretary of the Credit Union at P.O. Box 267, Tulsa, Oklahoma 74101-0267, or they may be taken to the Credit Union Main Office at 9323 East 21st Street, Tulsa, Oklahoma. They must be in the hands of the Secretary no later than 4:30pm on November 15, 2011. The names of the nominees will be posted at the Credit Union, 9323 East 21st Street and at the Branch Offices until the annual meeting, February 21, 2012.

Ballots: Ballots listing all candidates will be included in the winter issue of *The Crediteer* and will be mailed with the fourth quarter statements about January 4, 2012.

Election Committee: An Election Committee consisting of Gary Swartzlander, Chairman, James H. Morrison, and Max Wells Jr. will be responsible for the election. Ballots will have to be returned in time to be received by the Election Committee by February 8, 2012.

Consistent with the standard election laws that preclude campaigning and electioneering within a specific distance of a polling place and to eliminate the appearance of Credit Union sponsorship of a particular candidate, campaigning or electioneering for the Board of Directors is not permitted on Credit Union property. A candidate's name may be removed from the ballot for violation of this policy.

Mortgage Rates Start at 3.75%APR

Mortgage rates are at an all time low. For example, rates start at 3.75% APR for a 15 year adjustable. Choose from 30, 20, and 15 year term plans with no points, no origination fee and no private mortgage insurance.

| | |
|--------------------|----------|
| 15 Year Adjustable | 3.75%APR |
| 15 Year Fixed | 4.75%APR |
| 20 Year Fixed | 5.00%APR |
| 30 Year Adjustable | 4.00%APR |

Contact our mortgage department at 918-610-0207 for additional information.

All loans are subject to credit approval. Rates are subject to change without notice. Certain restrictions may apply. Tulsa Federal Credit Union is an equal housing lender.

Holiday Closings

Columbus Day - October 8 - 10

Veterans' Day - November 11

Thanksgiving Day - November 24

Christmas - December 24 - 26

New Year's December 31 - January 2, 2012

www.tulsafederalcu.org

Mortgage Loan Information
918-610-0207

Personal Loan Information
918-610-0215

Bookkeeping/Teller Transactions
918-610-0209

24 Hour Automated Teller
918-610-8332

Nationwide Toll Free
800-256-5626

Free Estate Planning Seminar

Susan A. Muscari, Attorney and owner of the Estate Planning Law Center PLLC continues her popular free estate planning seminar on:

November 9, 2011 @ 2:30pm

To reserve a space at the seminar, contact the Estate Planning Law Center at 918-770-3423. Seminars are held at the Tulsa Federal CU main office, 9323 East 21st Street in Tulsa.

Members Insurance Agency

Free quotes on auto, home, and life insurance. Call Sue Riley at 918-270-6790.

Tulsa Federal Credit Union Now on FaceBook and Twitter

Become a FaceBook Fan of the credit union and follow us on Twitter. Both links are posted at our web site.



Credit Union Stats

As of August 31, 2011

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|-------------|------------------|
| Assets | \$589,036,223.86 |
| Total Loans | \$237,284,417.29 |
| Members | 54,189 |



Tulsa Federal Credit Union

Mail Payments and Deposits To:
P.O. Box 267 Tulsa, Ok 74101-0267

