

# WELCOME IUOE LOCAL 12

Dear Member,

I would like to personally welcome you to the OE Federal family.

We are a 100% Union Credit Union that was founded by Operating Engineers for Operating Engineers. For over 58 years, we have provided our Credit Union members with great financial products matched with our exceptional service and commitment to the union movement.

As an IUOE Local 12 member, you and your immediate family are eligible for all the benefits OE Federal provides. We offer a wide array of products and services tailored to the union lifestyle. From loan underwriting that's friendly to seasonal work to credit cards that offer strike relief, we understand the ins and outs of union work. We take care of our members through tough times like winter months and lay-offs, and we stand committed to providing our members with higher deposit rates, lower loan rates, and low to no fees on our services.

With your Credit Union membership, you will have access to OE Federal's 24 branch locations in 6 states. OE Federal is also a part of the CO-OP Shared Branching Network. With that comes access to over 5,000 shared branches and over 60,000 surcharge-free ATMs nationwide with our Allpoint and CO-OP ATM Networks.

**>> If you are an Active IUOE Local 12 Member, included with this letter is more information on how to access your Vacation Pay. Thank you to the Officers and Membership for entrusting us with this important responsibility.**

**>> Signing up for your membership promptly ensures that your account is set up and you are able to access your Vacation Pay funds in January 2023.**

To learn more about OE Federal, please visit [www.oefederal.org/welcomeOE12](http://www.oefederal.org/welcomeOE12). We look forward to serving your future financial needs and welcome you to the OE Federal family.

Sincerely,



Mike Donohue  
President/CEO  
OE Federal Credit Union

# WHAT NEEDS TO BE COMPLETED IN ORDER TO ACCESS YOUR IUOE LOCAL 12 VACATION PAY



## SET UP YOUR MEMBERSHIP AT OE FEDERAL >> YOU CAN DO THIS 2 DIFFERENT WAYS

### APPLY ONLINE:

The safest and easiest way to establish your Vacation Pay account is online. You can go to [oefederal.org/welcomeOE12](http://oefederal.org/welcomeOE12) or scan the QR code on your mobile device.



### MAIL IN A PAPER APPLICATION:

If you prefer to fill out a paper application and mail it in, one is provided in this packet. If you choose this method, **you must provide a photocopy of a valid government-issued ID\***.

\*This is a federal banking regulation requirement. Forms of acceptable Government-issued Identification Documents are Driver's License, State-issued ID Card, Passport, Military ID Card, Matricular Consular Card or Native American Tribal ID with photograph.

## IUOE LOCAL 12 MEMBERS WILL NEED TO OPEN THE FOLLOWING ACCOUNTS

### OE FEDERAL SAVINGS ACCOUNT

A savings account establishes your membership at OE Federal.

- No minimum deposit required.
- Whether you establish your membership online or through paper application, both the Savings and Checking Account will be pre-selected for you.

### OE FEDERAL CHECKING ACCOUNT

Your IUOE Local 12 Vacation Pay funds will be deposited directly into your OE Federal Checking Account.

- No minimum deposit required.
- Your Checking Account will come with an OE Federal Debit Card. **Debit Cards for IUOE Local 12 Members will be issued in November 2022.**
- Whether you establish your membership online or through paper application, both the Savings and Checking Account will be pre-selected for you.

## EASY ACCESS TO YOUR IUOE LOCAL 12 VACATION PAY

### OE FEDERAL ONLINE AND MOBILE BANKING

Once your membership has been opened and you receive your member number, you can set up Online Banking. Online Banking provides you with three important ways to use your Vacation Pay funds:

#### BILL PAY

Pay all your bills electronically through one platform.

#### LINK ACCOUNTS

Link any other bank account you have, so you can easily transfer funds between them electronically.

#### ZELLE®

Transfer payments directly to friends, family and others through our person-to-person (P2P) platform.

# Accessing Your Vacation Pay *IS AS EASY AS 1, 2, 3!*

**1**

## ***Sign Up for Membership at OE Federal!***

With your Checking Account, you'll receive a debit card so you'll be ready to access your Vacation Pay funds once they're available.

[oefederal.org/welcomeoe12](http://oefederal.org/welcomeoe12) or scan the QR code



**2**

## ***Enroll in Online and Mobile Banking!***

Once your membership is open, you can use your member number to enroll in Online and Mobile Banking. With this, you'll be able to transfer funds, apply for loans, send money with Zelle®, and so much more.



**3**

## ***Download the Mobile App!***

You can access your money anytime, anywhere. Download the mobile app from the Apple App Store or the Google Play Store to start managing your finances on the go.



Apple App  
Store

Google  
Play Store



**> *Have questions about accessing your Vacation Pay?* <**

Call or text us at 800.877.4444 or, if you're a current member, you can send us a secure message through Online or Mobile Banking.

[oefederal.org](http://oefederal.org)

**OE FEDERAL**  
CREDIT UNION

800.877.4444

Federally Insured by NCUA

