

# NOTICE OF ANNUAL BUSINESS MEETING

Your credit union Board of Directors has scheduled the Annual Membership Business Meeting for March 25, 2010, 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 three 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 three nominees as a whole for the three positions to be filled.

## PROCESS FOR NOMINATIONS

A nominating committee appointed by the Board of Directors has selected three 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 Feb. 1, 2010.
- \* Be signed by at least one percent of the membership (approximately 110 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, Okla., 73507. If a petition is mailed it must be postmarked on or before Feb. 1, 2010.

A statement of qualifications and biographical data for each eligible candidate will be available at each SWOFCU branch no later than Feb. 15, 2010, or you may call (580) 353-0490 to request that this information be mailed to you.



# STATEMENT OF QUALIFICATIONS AND BIOGRAPHICAL DATA

<p><b>Name:</b> Ira Hawk, candidate</p>	<p>the committee; Appointed to the Board of Directors in September 2009 to fill a vacancy on the board.</p>	<p>Growers Association which manages the Lawton Farmer's Market</p>
<p><b>Education:</b> Bachelor's, Master's (Oklahoma State University); Ph.D. (Baylor University)</p>	<p>Adjunct Professor, Cameron University, 2004-present; Professor, Cameron University, 1968-2004; Instructor, Panhandle A&amp;M 1966-1968</p>	<p><b>Quote:</b> "I feel it is an important responsibility to serve on the board and I am honored to serve. I believe that we have a quality institution that gives members the feel of a 'hometown bank' and would like to preserve this for the future."</p>
<p><b>Experience:</b> Joined the credit union in January 1973 and have been an active member ever since; Became a member of the Supervisory Committee in April 2008 and was elected chair of</p>	<p><b>Presently Serving:</b> Secretary and webmaster, Southwest Oklahoma</p>	

<p><b>Name:</b> Kelly D. McClure, candidate</p>	<p>Assistant Principal, Central Junior High School, 1998 – 2003; Classroom teacher and head wrestling coach, Eisenhower Junior High School, 1991 - 1998</p>	<p>ciety for Technology in Education</p>
<p><b>Education:</b> Bachelor's, Master's (University of Oklahoma); Ph.D. (a.b.d.) (University of Oklahoma)</p>	<p><b>Presently Serving:</b> Safe Routes to School Committee; Whittier Elementary Student Counseling Committee</p>	<p><b>Quote:</b> "I joined the credit union in 1982 in order to save money to buy a guitar. The credit union helped me to achieve that goal and that lesson and service to its members is a tradition that I would like to remain a part of and help lead the next generation of credit union members."</p>
<p><b>Experience:</b> Joined the credit union in June 1982</p>	<p><b>Affiliations:</b> Oklahoma Technology Association; Educause; International So-</p>	
<p>Assistant Professor, Cameron University, 2004-present; Assistant Principal, Eisenhower High School, 2003-04; As-</p>		

<p><b>Name:</b> Frank Curran, incumbent</p>	<p>Lieutenant Colonel (retired) United States Army, prepared budgets and supervised personnel in varying capacities during 24-year Army career; self-employed for 20 years following military career</p>	<p>involved in activities with local church</p>
<p><b>Education:</b> Bachelor's (State Teachers College, Bridgewater, Mass.); Bachelor's (Cameron University)</p>	<p><b>Presently Serving:</b> Director, Comanche County Conservation District; Member, Lawton Noon Lions Club and Past President and District Governor for Southwest Oklahoma, active in the club at both local and state levels; Very</p>	<p><b>Quote:</b> "I have served as Chairman of the LTFCU Supervisory Committee and serve on the Board of Directors of LTFCU/SWOFUCU. I am an active community volunteer having volunteered for 25 years preparing taxes in the VITA/TCE program. My wife, Joanne, who was a teacher in the Lawton Public Schools for 27 years, and I live in Lawton."</p>
<p><b>Experience:</b> Member, Lawton Teachers FCU/Southwest Oklahoma FCU since 1967; chairman, LTFCU Supervisory Committee, 1994-1999; Member, LTFCU/SWOFUCU Board of Directors since 1999, currently serving as the chair</p>		



## The Coin Machine

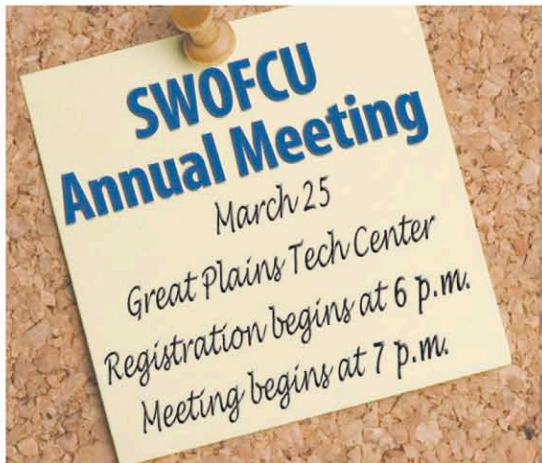
Our coin machine is now located behind the teller area at the Main Branch.



Oklahoma Federal Credit Union  
www.swofcu.com





# Meeting planned for Tech Center

Southwest Oklahoma Federal Credit Union's Annual Meeting is once again set for the **Worley Center at Great Plains Technology Center** in Lawton.

The event is slated for March 25 with registration beginning at 6 p.m. and the meeting beginning an hour later.

Agenda items will include reports by: the chairman, the supervisory committee, the membership officer, the treasurer, and the president.

A nominating committee, appointed by the Board of Directors, has selected three nominees as candidates to fill positions on the board.

Frank Curran, Ira Hawk, and Kelly McClure have been nominated. Their biographies are on page 2 of this newsletter.

Refreshments, including cookies and beverages, will be served.

## Need extra **CASH** for the **HOLIDAYS?**

You can add some extra cash to your holiday budget with Southwest Oklahoma Federal Credit Union's Skip-A-Payment offer.

- Members can postpone one month's payment(s) on a qualifying\* SWOFCU loan. Just tell us in advance which month of qualifying loan payments you would like to skip and the money is yours to spend.
- Members may skip either the December 2009 or January 2010 loan payment(s) – the choice is yours.
- Skip-A-Payment is a great way to help with end-of-year expenses like holiday shopping and traveling, or spring semester tuition.

### Apply for Skip-A-Pay Today! It's as easy as 1-2-3!

1. Pick up a form online or at any branch location.
2. Select the month you would like to skip payments and complete the loan information requested.
3. Return the application to SWOFCU.

Applications are online at [www.swofcu.com/cms/skip-a-payment](http://www.swofcu.com/cms/skip-a-payment)

**\*The following loans are not eligible for Skip-A-Pay:**

- Lines of Credit
- Real Estate Loans
- VISA Credit Card
- Other types of closed-end loans
- Delinquent loans and accounts not in good standing
- Loans with two or more prior payment deferrals in the past six months

For more information, call one of our friendly account representatives at 580-353-0490.

## LOAN RATES

<b>New Autos:</b>	<small>RATE AS LOW AS</small>
84 months .....	5.20% APR
48 months .....	4.60% APR
<b>Used Autos:</b>	
84 months .....	5.75% APR
36 months .....	4.70% APR
<b>New Motorhomes, Travel Trailers &amp; Boats:</b>	
120 months .....	8.00% APR
108 months .....	7.50% APR
<b>Motorcycles (Road Use Only):</b>	
Up to 60 months .....	6.00% APR

<b>Home Equity Loans:</b>	<small>RATE AS LOW AS</small>
120 months .....	6.50% APR
90 months .....	6.25% APR
<b>Signature:</b>	
12 months .....	8.25% APR
24 months .....	9.25% APR
36 months .....	10.25% APR
<b>Mobile Homes:</b>	
New up to 72 months .....	10.00% APR

Rates effective as of Jan. 1, 2010.  
Rates subject to change

## PRIVACY POLICY

Southwest Oklahoma Federal Credit Union collects non-public information about you from the following sources:

- Information we receive from you on applications or other forms.
- Information about your transactions with us or others.
- Information we receive from a consumer reporting agency.

We do not disclose any non-public information about you to anyone except as permitted by law.

If you decide to terminate your membership or become an inactive member, we will adhere to the privacy policies and practices as described in this notice.

Southwest Oklahoma Federal Credit Union restricts access to your account information to those employees who need to know that information to provide products or services to you.

We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your non-public personal information.

## too close for comfort?



Buy yourself some extra space with a Home Equity Loan from Southwest Oklahoma FCU.

- Great fixed rates
- Low closing costs
- A fast approval process

**Southwest**  
Oklahoma Federal Credit Union  
[www.swofcu.com](http://www.swofcu.com)

## ATM LOCATIONS

### SWOFCU ATM LOCATIONS

#### Lawton:

SWOFCU Lobby .....	1806 NW Liberty Ave.
SWOFCU West Branch .....	6714 W. Gore Blvd.
SWOFCU East Branch .....	4515 SE Lee Blvd.
Great Plains Tech Ctr. ....	4500 SW Lee Blvd.

#### Elgin:

Food & Fuel Plaza ..... 6866 US HWY 277

#### Fletcher:

Hop & Sack .....
 14270 US HWY 277 |

#### Geronimo:

Mallow's Grocery .....
 123 Main St. |

### SURCHARGE FREE ATM LOCATIONS

#### Lawton:

Love's Store #263 .....
 24169 State HWY 49 |

#### Duncan:

Love's Store #29 .....
 202 W. Main St. |

#### Marlow:

Love's Store #13 .....
 811 N. Broadway |

Love's Store #56 .....
 701 S. Broadway |

#### Comanche:

Love's Store #55 .....
 120 Rodeo Dr. |