

Who Can Join?

- Any current or retired employee
- Any immediate family member* of the above
- Any immediate family member* of a current member
- Those living in the same household with a current member

*Definition of Immediate Family Member

- Spouse and children
- Parents
- Brothers and sisters
- Grandchildren
- Grandparents and their spouses
- Stepchildren and stepparents, and adoptive family

Membership is a Lifetime Benefit

Once you join OTS Employees Federal Credit Union, you're a member for life. This means that even if you leave or retire or move to another state, you can still maintain your membership benefits with OTS Employees Federal Credit Union.

Credit Unions Are Unique.

Though we offer many of the same products and services, credit unions are fundamentally different from commercial banks.

Organized to serve a group of people with a common bond, such as place of employment, residence or worship, every credit union serves a specific field of membership and has specific eligibility requirements. By concentrating on serving a defined group of people, credit unions are able to gain a thorough understanding of their members' needs. With this knowledge, credit unions are able to provide an unsurpassed level of service and dedication to the communities where they do business.

Apart from differing philosophically from commercial banks, credit unions return all profits to their members by offering [great rates](#) that traditional banks can't touch.

What more could you ask for?