

## OTS Employees FCU Members Can Save with Sprint

The average American family overspends on their wireless services by an average of \$200 a year.

If this sounds like you, OTS Employees FCU thinks it might be time to start saving with the Sprint Credit Union Member Discount. To take advantage of these Sprint savings, remember to verify your

credit union membership. (Details on next page.)

# Sprint



You or your business could save hundreds each year with these discounts:

### Personal - Save 10%

- 10% discount on select regularly priced Sprint monthly service
- Waived activation fee on new

- lines (up to \$36 in savings)
- Waived upgrade fee (up to \$36 in savings)
- Buy online to save even more
- Unlimited data available on select phone plans
- Ready Now, one-on-one personalized setup, is provided at select Sprint Stores
- Use Corporate ID: NACUC\_ZZM to claim your discount

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## Welcome our new manager

OTS Employees FCU is pleased to have Gloria Omandam at the helm of the credit union. A credit union industry veteran, Gloria brings over 20 years of experience to our credit union. She has held positions at Honolulu City and County EFCU, Hickam FCU, and Hawaii FCU. She most recently was a Member Relations Officer at the Hawaii Credit Union League.

"It has been great managing



Gloria Omandam

OTSEFCU," Gloria notes.

"My staff is extremely supportive and the members are like family."

"The credit union has so much potential for growth and expansion. I would like to enhance our existing services to meet the needs of our membership as well

as have a presence at our Pearl City Facility. We want to be the primary financial institution for all our members and their families"



**Board of Directors**

|                               |                                |
|-------------------------------|--------------------------------|
| President<br>Guy Moriwaki     | Treasurer<br>Stephen Nakanishi |
| Vice Chairman<br>Luis Navarro | Directors<br>Nukilani Baker    |
| Secretary<br>Eric Nakashima   | Joshua Harding<br>Ron Hasegawa |

**Supervisory Committee**

|                           |   |
|---------------------------|---|
| Chairman<br>Chad Muranaka | Members<br>Joshua Harding<br>Richard Mole |
|---------------------------|---|

# RATES

## LOANS

| Sub Account   | Approx. Term      | Daily Periodic Rate | APR*      |
|---------------|-------------------|---------------------|-----------|
| New Auto      | 60 Months         | 0.019041%           | 6.95%     |
|               | 72 Months         | 0.021780%           | 7.95%     |
| Used Auto     | 60 Months         | 0.021780%           | 7.95%     |
|               | 36 Months         | 0.013699%           | 5.00%     |
| Share Secured | 120 Months        | 0.016438%           | 6.00%     |
|               | 50% Share Secured | 12 Months           | 0.023287% |
|               | 36 Months         | 0.026027%           | 9.50%     |
|               | 60 Months         | 0.028767%           | 10.50%    |
| Signature     | 12 Months         | 0.023973%           | 8.75%     |
|               | 24 Months         | 0.026027%           | 9.50%     |
|               | 36 Months         | 0.028767%           | 10.50%    |
|               | 48 Months         | 0.030822%           | 11.25%    |
|               | 60 Months         | 0.033562%           | 12.25%    |

## MORTGAGES

Please inquire at the credit union for rates

*Late charges: You agree to \$15.00 if any advance is past 15 days.  
Collection cost: You promise to pay all costs of collecting the amount you owe under this agreement including court costs and reasonable attorney fees.  
Removal of collateral: You must notify the credit union prior to removal of any collateral from the island of Oahu.*

## SHARES

| Tiers | Dollar Amounts       | Apy** | Min. To Open |
|-------|----------------------|-------|--------------|
| 1     | \$50 - \$999.99      | 0.10% | \$50         |
| 2     | \$1,000 - \$4,999.99 | 0.15% | \$50         |
| 3     | \$5,000 - \$9,999.99 | 0.20% | \$50         |
| 4     | \$10,000+            | 0.25% | \$50         |

## CHRISTMAS SHARES

|  | Apy** | Min. To Open |
|--|-------|--------------|
|  | 0.25% | \$0          |

## SHARE CERTIFICATES

| Terms     | Apy** | Min. To Open |
|-----------|-------|--------------|
| 6 Months  | 0.35% | \$500        |
| 12 Months | 0.50% | \$500        |
| 24 Months | 0.75% | \$500        |
| 36 Months | 1.00% | \$500        |
| 60 Months | 1.25% | \$500        |

## SHARE DRAFTS (CHECKING)

|  | Apy** | Min. To Open |
|--|-------|--------------|
|  | 0.10% | \$0          |

## INDIVIDUAL RETIREMENT ACCOUNT (IRA)

| Terms                           | Apy*  | Min. To Open |
|---------------------------------|-------|--------------|
| IRA Share                       | 0.50% | \$500        |
| 36 months IRA Share Certificate | 1.00% | \$500        |
| 60 months IRA Share Certificate | 1.25% | \$500        |

\*Annual Percentage Rate (APR)

\*\*Annual Percentage Yield (APY)

Rates are subject to change daily without prior notice

Fees could reduce the earnings on the account for your share account

Early withdrawal penalties may apply for share certificates

## Sprint

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### Business - Save 15%

- 15% discount on select regularly priced Sprint monthly service
- Waived activation fee on new lines (up to \$36 in savings)
- Waived upgrade fee (up to \$36 in savings)
- Unlimited data available on select phone plans
- Ready Now, one-on-one personalized setup, is provided at select Sprint Stores
- Use Corporate ID: NACUC\_ZDS\_ZZM to claim your discount

Visit [LoveMyCreditUnion.org/Sprint](http://LoveMyCreditUnion.org/Sprint) to start saving with the Sprint Credit Union Member Discount.

### Credit Union Member Verification

Verification is easy and only takes a few minutes to complete. There are four ways to verify credit union membership:

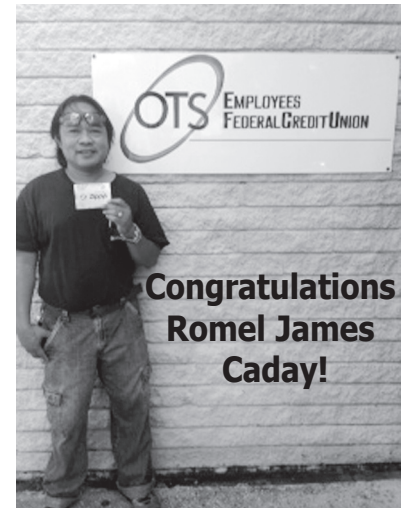
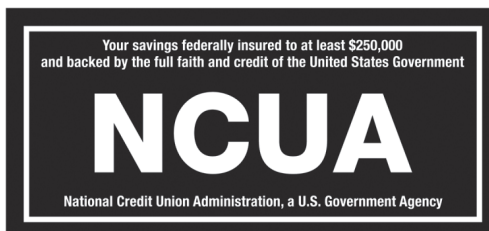
1. Free Invest in America app for Android and/or iPhone.
  - iPhone users find it at the Apple App Store.
  - Android users find the app in Google Play.
  - Search for "Invest in America."
  - You will be prompted to black out all confidential information within the app.
2. Visit [www.Sprint.com/verify](http://www.Sprint.com/verify) from a mobile device. Black out all confidential information on your documentation prior to faxing.
3. Sign up for Sprint's AutoPay using your credit union's checking account or credit union debit/credit card: <http://www.sprint.com/>.
4. Fill out and fax the Sprint verification form and supporting documents to Sprint Corporate Accounts: 913.523.1987 or toll free: 877.687.8211. Black out all confidential information on your documentation prior to faxing.

# We have a winner!

Our inaugural issue of the credit union newsletter has a new name, thanks to the creativity of one of our members. Romel James Caday came up with the winning name - *The Transit Gazette* - and was awarded a \$25 Zippy's gift card. Romel has been working at OTS in maintenance for about three years. His winning newsletter name was selected out of 31 entries.

We hope you will enjoy *The*

*Transit Gazette* each quarter as we will highlight news about the credit union, feature products and services you can use, and share articles of interest to you as a consumer.



**Congratulations  
Romel James  
Caday!**



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