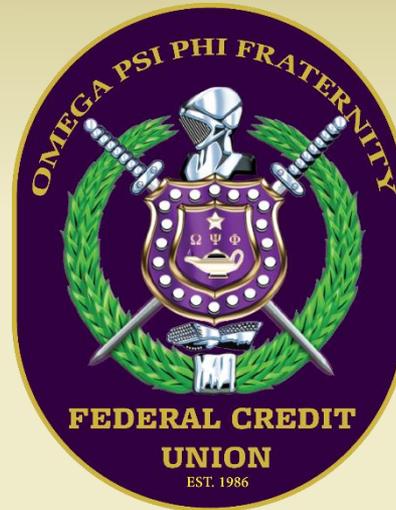


Omega Psi Phi Fraternity Federal Credit Union (OPPFFCU)



An Introduction to Your Credit Union “OPPFFCU”

2016

Omega Psi Phi Fraternity Federal Credit Union

Background

- **Parent Organization:** *Omega Psi Phi Fraternity, Inc.*
- **Chartered:** *January 31, 1986 (#24234)*
 - *By the Economic Development Committee*
 - *Under Grand Basileus Moses Norman*
- **Separate Legal Entity:** *Headquartered in Decatur, Georgia*
- **Board of Directors:** *Volunteers “non-paid” / “non-expensed”*
- **Day-to-Day Account Services:** *Contracted to a: Credit Union Accounting Management Organization (CAMO)*
 - *Credit Union Support Organization (CUSO) operated by:*
 - *Peach State Federal Credit Union*
- **Purpose:**
 - *Provide the best in market financial services for our membership*
 - *Serve as a “Fraternal” financial services leader*
- **Loans** - *Are the primary source of revenue for Shareholders Dividends and OPPFFCU operations*

Omega Psi Phi Fraternity Federal Credit Union

Products & Services

- Home Banking
- Single Account
- Joint Account
- Custodian Accounts
- Loans
 - ❖ *Life Membership*
 - ❖ *Auto*
 - ❖ *Debt Consolidation*
 - ❖ *Business*
- Checking Accounts

“OPPFCU accounts have NCUA insurance coverage up to \$250,000”

*Description of all products and services are found on the OPPFCU Web Site
(www.oppfcu.com)*

Omega Psi Phi Fraternity Federal Credit Union

Auto Loan Program



1-800-42-OMEGA

OMEGA PSI PHI FRATERNITY FEDERAL CREDIT UNION

ORGANIZED 1986

OPFFCU.COM

APPLY ONLINE TODAY FOR AN

AUTO LOAN



YOUR CREDIT UNION HAS A SPECIAL INTEREST RATE AND TERM FOR YOU.
YOUR RATE COULD BE AS LOW AS

1.99%*

LET OPFFCU FUND YOUR NEW OR USED VEHICLE PURCHASE.

LET US REFINANCE YOUR EXISTING AUTO OR TRUCK LOAN.

CHECK WITH OPFFCU TO PRE-QUALIFY FOR YOUR AUTO PURCHASE

COME HOME TO YOUR CREDIT UNION & EXPERIENCE
THE SATISFACTION OF DOING BUSINESS WITH YOUR

OMEGA BROTHERS

* CREDIT APPROVAL, INTEREST RATE AND TERM ARE SUBJECT TO NORMAL OPFFCU UNDERWRITING STANDARDS.

MEMBER NCUA.

EQUAL HOUSING LENDER

Omega Psi Phi Fraternity Federal Credit Union

Facts

- OPPFFCU does not depend upon Fraternity corporate funding
- OPPFFCU day-to-day operational services provided by a CAMO
- OPPFFCU Board of Directors (Omega Men) direct and control CAMO operations
- OPPFFCU approach is to see how we can APPROVE loan applications
- OPPFFCU offers on-line Home Banking to all members
- Our rates compare favorably to any other lending institution
- OPPFFCU offers money market checking accounts
- OPPFFCU pays “tiered” dividends to money market checking account holders

Omega Psi Phi Fraternity Federal Credit Union

Board of Directors

Norris C. Middleton – President

Curtis A. Baylor – 1st Vice President

Michael F. Seals – 2nd Vice President; and Chairman, Investment and Marketing Committees

Kenneth M. Younger – Secretary; and Chairman, Asset Liability Committee

Marion L. Barnwell – Chairman, Supervisory Committee

Derrick A. Lowery – Treasurer

Ted Greer – Chairman, Time and Place Committee

Milton Johnson – Chairman, Credit Committee

Stafford L. Thompson, Sr. – Chairman, Collections Committee

Derrick A. Hostler – Member; **Kenneth Terrell** – Member; **Joseph Briggs** – Member

Nathaniel Grace – Member; **Douglas A. Shaw** – Member; **James Jordan** – Member

Antonio F. Knox, Sr. – Honorary Member, Grand Basileus, Omega Psi Phi Fraternity, Inc.

Kermitt N. Waddell – Counselor

James A. Elam – *Board President, Emeritus (Deceased)*

Omega Psi Phi Fraternity Federal Credit Union

Summary

- OPPFFCU is a well established and growing Federal Credit Union
- OPPFFCU continually receives favorable ratings on required external Exams and Audits
- OPPFFCU is managed by a dedicated and qualified Board of Director
- A leader and model in “Divine 9” Fraternal or Sorority Financial Services
- Services are currently being upgraded – Mobile Banking, Checking, and Bill Pay will be available in the Fall – “Watch for Announcements”

“Come And Be A Part Of Our Mutual Success”