# MMEOKIE

### **HOW TO OPEN AN ACCOUNT**

## WITH WEOKIE FEDERAL CREDIT UNION

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WEOKIE serves more than 600 community partners and their families in Oklahoma, Canadian, Cleveland, Grady, Lincoln, Logan, McClain and Pottawatomie counties. As long as you live, work or worship in these counties, you meet the requirements to open an account.

WEOKIE's free Online and Mobile banking lets you access your accounts 24/7. You can check your balances, review your account history, schedule loans, transfers and more. If you've considered opening savings and checking accounts or refinancing an auto loan with WEOKIE, we're here to help you get started.

In our quick guide, you'll learn the requirements and processes for opening an account with WEOKIE Federal Credit union.

#### FOR NEW SAVINGS ACCOUNTS

To open a savings account with WEOKIE, a \$5 minimum deposit is required and it must remain in your savings at all times. Keep in mind, this is not a fee, just an amount you must retain in the account.

- 1. Complete an application at a WEOKIE office, by mail or online.
- 2. Complete beneficiary information if opening a single party account. For a joint account, completing beneficiary information is optional.
- 3. To verify your signature, include a photocopy of your driver's license. If you're adding a joint owner, include a photocopy of their driver's license as well. Other forms of ID may be accepted such as an Oklahoma State ID, Passport, Gun Carry Permit (if issued by Oklahoma) or a social security card if under 18.
- 4. For your protection, all new WEOKIE account applications are verified by Credit Bureau and ChexSystems reports.

#### FOR NEW FREE, ULTIMATE, AND KASASA CASH BACK CHECKING ACCOUNTS

To open a checking account with WEOKIE, first think about what you need in a checking account. With WEOKIE's Free Checking, there's no minimum balance to maintain and no monthly service charges. This account requires a minimum of \$20 to open and includes e-Statements and overdraft protection up to \$1,200.

WEOKIE's Ultimate Checking, a high-yield account features some great perks. It has a higher APY on balances up to \$25k, overdraft protection up to \$1,200, has no monthly service charges or minimum balance to maintain.

In order to open an Ultimate Checking account, you'll need to deposit a minimum of \$20, make a minimum of 10 debit card transactions per monthly , and have a monthly direct deposit of \$250 or more.

Our KASASA Cash Back account has no monthly maintenance fees and is easy to set up and boasts 4% cash back on your first \$200 of purchases each month and ATM fee refunds. Other benefits of a KASASA account include no monthly service charges, no minimum balances to maintain and up to \$1,200 in overdraft protection.

To open a KASASA Cash Back account, you need to access our online application and make a minimum \$20 deposit to open the account. During this time, you'll have the option of enrolling our free e-Statements. To keep your account active, just ensure you're making a minimum of 20 WEOKIE debit card transactions per month.

To open any of these accounts, a savings account is required.

#### **TO REFINANCE AN AUTO LOAN**

A WEOKIE low rate auto loan can put a little extra cash in your pocket. WEOKIE's refinancing process is simple and fast. The vehicle title will need to be in your name. Here are some other materials you'll need to gather before we can begin:

- Vehicle title in your name.
- Account number, name and contact information for the financial institution currently holding the loan.
- We may ask for additional verification. This can be done with a paycheck stub or utility bill.

To learn more about WEOKIE's accounts, refinancing and how we can help you reach your financial goals, contact us at (405) 235-3030 or 1 (800) 678-5363.

## **NUWEOKIE**