

OUR REMODEL IS COMPLETE!

YOUR LAWTON BRANCH OFFICE HAS A NEW LOOK.



OPEN TELLER LINE



CONFERENCE ROOM

The wall of teller machines is gone...

The goal is for members to know as soon as they walk in that they will be greeted & assisted by one of our staff. This creates a more inviting, collaborative atmosphere. The new design emphasizes flexibility and a more in-depth conversation with our members, along with a specific handicap teller window. Relationships are a number one priority at Red River in Lawton. The new teller area, private offices and a conference room provide focused experiences with each member. We have also installed a new drive-up ATM providing a lighted ATM experience for your security. All of the drive thru equipment is being replaced and should be available by the middle of January. We invite you to stop in and let us assist you in your newly remodeled credit union lobby. We look forward to seeing you soon.



New Website Design Coming Soon!



We are in the process of developing a new look and feel to our current website. The website will have efficient and convenient tools, calculators, product Apps, an upload center and more...this project is on target for unveiling in late spring of 2026.

Home EQUITY Loans 1st & 2nd Mortgages

- There is not a limit on the amount you can borrow of your home's equity with a 1st mortgage loan.
- 2nd mortgage loans are limited to \$99,999.

LOW CLOSING COSTS... Consolidate debt, payoff high rate credit cards, take a vacation...you make the call.

- Available in term and HELOC structures.
- Personal service and quick local decision making.
- Loans up to 80% of current appraised value.
- Interest paid may be tax deductible.



**YOUR HOUSE
IS MADE OF MONEY!**

Contact the Credit Union for details.



Sending you warm wishes for a joyful New Year, brimming with laughter, love, and the realization of your deepest dreams.

2026

Protect Your Social Media Accounts

Social media is part of our social fabric. So much so that [over 56% of the global population are social media users](#) to some degree or other. With all that sharing, conversing, and information passing between family and friends, social media can be a distinct digital extension of ourselves—making it important to protect your social media accounts from hacks and attacks. Given how much we enjoy and rely on social media, now's a fine time to give your social media settings and habits a closer look so that you can get the most out of it with less fuss and worry. Whether you're using Facebook, Instagram, TikTok, or whatnot, here are several things you can do that can help keep you safe and secure out there:



Set strong, unique passwords - try a [password manager](#) that can create those passwords for you and safely store them as well.

Go Private - Choosing this setting keeps the broader internet from seeing what you're doing, saying, and posting, which can help protect your privacy.

Say "no" to strangers bearing friend requests - Be critical of the invitations you receive.

Think twice before checking in - Nothing says "there's nobody at home right now" like that post of you on vacation or sharing your location while you're out on the town.

The internet is forever - If you don't want it out there, forever or otherwise, simply don't post it.

Watch out for phishing scams - Don't follow any links you get from strangers by way of instant or direct messengers. And keep your personal information close. Don't pass out your email, address, or other info as well. Even those so-called "quiz" posts and websites can be ruses designed to steal bits and pieces of personal info that can be used as the basis of an attack.

Also keep an eye out for scams of all kinds Get-rich-quick schemes, romance cons, and all kinds of imposters can set up shop in ads, posts, and even direct messages—typically designed to separate you from your personal information, money, or both.

Review your tags - Some platforms such as Facebook allow users to review posts that are tagged with their profile names. Check your account settings and give yourself the highest degree of control over how and where your tags are used by others. This will help keep you aware of where you're being mentioned by others and in what way.

Protect yourself and your devices - [Security software can protect you](#) from clicking on malicious links while on social media while steering you clear of other threats like viruses, ransomware, and phishing attacks. It can look out for you as well, by protecting your privacy and monitoring your email, SSN, bank accounts, credit cards, and other personal information. [With identity theft a rather commonplace occurrence today](#), security software is really a must.

Red River CU will never ask for:

Full Social Security Numbers – Personal Identification Numbers (PINS) - Credit card information – One-time passcodes.

If someone contacts you and asks for this information it's a SCAM!

Protect yourself!

69th Annual Membership Meeting

Wednesday, March 25, 2026 at 4:30pm

Red River will hold the 69th Annual Membership Meeting on Wednesday, March 25, 2026 at 4:30pm in the credit union lobby at 2721.N. Main St. Altus. The nominating committee, appointed by the Chairman of the Board of Directors, submits the following nominees below.

Phil Nelson - 3 Year Term - John Bailey - 2 Year Term

One nominee is named for each position to be filled. Further nominations can be made by petition. Such petitions must be signed by eligible members (one percent of membership) and include each signer's account number. Members who are eighteen years of age or older are eligible. Petitions must be accompanied by signed statements from the nominees that they agree to the nomination and will serve if elected and should include a brief statement of qualifications and biographical data. Petitions must be filed with the Secretary at Red River Federal Credit Union no later than February 13, 2026.

Federal Credit Union Bylaws adopted by Red River Federal Credit Union Board of Directors do not require election by ballot when there is only one nominee for each position to be filled. There will be no mail ballots and no nominations from the floor. Elected Officials are volunteers and receive no compensation for their services. They are legally responsible for the fiscal integrity of the credit union and for compliance with federal laws.

RedRiver Federal Credit Union

MAIN OFFICE:

Phone: (580) 482-7965
Toll-Free (866) 345-7965
Fax: (580) 482-8522

Email: cu@redriverfcu.com
ABA Routing #303184542

IMPORTANT CREDIT CARD NUMBERS

CUSTOMER SERVICE: 833-541-0763
ACTIVATION: 833-541-0770
LOST/STOLEN/FRAUD: 833-541-0777
DISPUTES: 800-600-5249
CREDIT CARD PIN: 866-297-3413
EZ CARD CUSTOMER SERVICE
866-604-0380
REWARDS: 800-854-0790

IMPORTANT DEBIT CARD NUMBERS

ACTIVATION: 855-726-4885
LOST/STOLEN: 888-263-3370
FRAUD OVER \$25.00: 833-995-2888

ADDRESS TO MAIL CREDIT CARD PAYMENTS:

Card Services - P.O. Box 4521
Carol Stream, IL 60197-4521

Red River Federal Credit Union



Kerry Bull, President / CEO

DIRECTORS:

Phillip L. NelsonChairman
Gregg Buck.....Vice Chairman
Charles DobbsFinancial Officer/Secretary
John Bailey.....Director
Kerry BullDirector

SUPERVISORY COMMITTEE:

Joe B. BuchananChairman
Charles DobbsSecretary
Nikki KilhofferMember