

## Dear Otero Federal Credit Union Member:

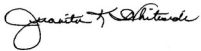
Have you heard the old saying “A dollar doesn’t buy much any more”? Well, a dollar may not buy much, but it can go a long way in preserving your credit union’s future. By pulling together with as little as a dollar every quarter, credit unions and their members can help in the struggle to preserve credit unions unique place in the financial services community.

The Deduct-A-Buck program, established in credit unions across the United States, gives millions of credit union members a voice in the political process.

Based on the simple premise that if we all give a little it will add up to a lot, Deduct-A-Buck is a grassroots movement to support pro-credit union candidates to the U.S. Congress and Senate, and it is working! This high profile brings with it opportunities and the task to maintain the momentum to protect credit unions. The reality is that to maintain an important voice, we must support those who have and will support us.

Please take the time to fill out the Deduct-A-Buck authorization form on the reverse side. Together, we will continue to fight for the credit unions.

Sincerely,



Juanita Whiteside  
President/CEO, Otero Federal Credit Union

## Deduct-A-Buck Program Q&A

**Q:** What is Deduct-A-Buck?

**A:** It is a program adopted nationally by the Credit Union National Association (CUNA) and its political action committee (PAC), the Credit Union Legislative Action Council (CULAC), to involve credit union members in the political process.

Otero Federal Credit Union members are asked to consider a voluntary contribution of \$1 or more per quarter from their share or share draft account for CULAC.

**Q:** What is CULAC?

**A:** CULAC is responsible for making wise investments (Political Contributions) with credit union members’ donations that help elect and re-elect pro credit union candidates to Congress, and it ensures those contributions are in compliance with Federal Election Commission (FEC) regulations.

**Q:** Why is it important to contribute to CULAC?

**A:** Political involvement will be key to the future of credit unions as the current legislative and judicial issues facing credit unions are recognized to be long term and ongoing challenges. The CULAC Deduct-A-Buck program, like credit unions, is based on the grassroots concept of people working together at the local level.

**Q:** How do credit union members participate in the CULAC Deduct-A-Buck program?

**A:** Complete the automatic account deduction form located on the back of this sheet and return it to OFCU. The form will be processed and the specified deduction will be automatically withdrawn from the member-specified account on the 25<sup>th</sup> day of every third month (Mar., Jun., Sept., & Dec.). The contributions will be handled confidentially.

**Q:** How can I stop the automatic deduction?

**A:** Deductions can be cancelled at any time by notifying the credit union in writing.

# Deduct-A-Buck Authorization Form

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Yes! I want to increase the credit union voice in Washington D.C.  
Please make a quarterly deduction (the 25th of Mar, Jun, Sept, & Dec) of:

\$1.00 (\$4.00 per year)  
\$5.00 (\$20.00 per year)  
Other \$ \_\_\_\_\_

\$10.00 (\$40.00 per year)  
\$20.00 (\$80.00 per year)

Name: \_\_\_\_\_

Address: \_\_\_\_\_  
\_\_\_\_\_

Please make the deduction from my:    Savings Account                  Checking Account

OFCU Account Number: \_\_\_\_\_

Signature: \_\_\_\_\_                                  Date: \_\_\_\_\_

The federal election law requires the following:

Employer: \_\_\_\_\_

Occupation \_\_\_\_\_

*Contributions to CULAC are strictly voluntary.  
Contributions to a federal PAC are not deductible for federal tax purposes.  
You have the right to refuse to contribute without any reprisal.*

Return **Signed** form to any OFCU Office.