

Here are the offers, benefits, and information you need to know.



# Membership Matters

Small Enough to Know You. Big Enough to Serve You.

Issue 26 | November 2022



**It's Skip-A-Payment Season: Select Dec. 2022 or Jan. 2023**



**SKIP YOUR DECEMBER 2022 OR JANUARY 2023 LOAN PAYMENT\***

GET EXTRA CASH FOR THE UPCOMING HOLIDAYS! | \$30.00 FEE PER LOAN

Please Note: Skip-A-Payment will NOT be processed until \$30 fee is received by OFCU.

Go to: [omahafcu.org](https://omahafcu.org) >> click on LOANS >> scroll down and select SKIP-A-PAYMENT

**TAKE ADVANTAGE OF EXTRA CASH NOW!**



\* Some restrictions may apply. Must meet credit requirements. \$30.00 fee per loan. To learn more, call 402-399-9001 to speak to a member services representative.



[Click here for more info or to apply for Skip-A-Payment](#)

**This Offer Won't Last Long! Get 4.00% on a 33-month CD!**



**Increase Your  
Savings Faster!**

**4.00%** APY\*

on a  
**33-Month Certificate**

**omahafcu.org | 402.399.9001**

**If the 33-month CD rate goes up, you can bump up your rate one time during the Certificate's term.**

\*Annual Percentage Yield (APY) equals 3.93% APR  
New Money Only | \$500 minimum | For a Limited Time Only



[Click here to secure a 33-month Certificate](#)

**Hurry! Don't Wait! Get 3.50% on a 12-month Certificate**



**Increase Your  
Savings Faster!**

**3.50%** APY\*

on a  
**12-Month Certificate**

**omahafcu.org | 402.399.9001**

**If the 12-month CD rate goes up, you can bump up your rate one time during the Certificate's term.**

\*Annual Percentage Yield (APY) equals 3.45% APR  
New Money Only | \$500 minimum | For a Limited Time Only





[Click here to secure a 12-month Certificate!](#)

## Now is the Perfect Time to Get Prepped for the Holidays!

### Get Your Home Ready for the Holidays

Design. Build. Enjoy. Get a Home Improvement Loan Starting at 4.50% APR (Annual Percentage Rate) and Get Started!



[Click here for more info on Home Improvement Loans](#)

## Help Us Now thru Dec. 9 to Write Short Notes of Gratitude



**Express Your Gratitude For Their Service and Sacrifice**

Help us reach our goal of writing **250** short letters to First Responders, Military Service Members and Veterans by **December 09, 2022**, for inclusion in Operation Gratitude's holiday care packages.

Go to <https://omahafcu.hubspotpagebuilder.com/letters-for-others>

Thank you for your patriotic support of this great cause!



**Small Enough to Know You. Big Enough to Serve You.** | 402.399.9001 | [omahafcu.org](https://omahafcu.org)

[Click here to write and submit a quick note of gratitude](#)



**Question:** In the financial markets, what is the DOW used for?

- A. It is a measure of specific risk
- B. It is a measure of market risk
- C. It measures stock price levels for the entire market
- D. It measures the level of dividends paid by various companies
- E. None of the above

[Click here to submit your answer! You could win a \\$20 bonus gift card!](#)

**Last Issue's Question:** If a late payment is sent to a collections agency, how long will it remain on your credit history even if you have paid it off? **Answer:** D: 6 to 7 years

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**Get the Right Home and Auto Insurance Coverage to Protect Yourself! Get a **FREE** TruStage<sup>®</sup> quote today!**

Vehicles and homes have typically been the average consumer's most valuable assets. With drastic increases in worth over the past year, that's even more true than in the past.

Although housing prices have had a largely upward price trajectory since the 1960s, they've taken a bigger-than-usual jump since 2020<sup>1</sup>. And thanks to chip shortages and high demand, prices on both new and used vehicles have increased faster than consumer prices overall (and those went up a hefty 7% from 2020 to 2021 — the largest year-over-year increase since 1981)<sup>2</sup>. [Learn more >>](#)



**You could save \$652 on car insurance\***

Designed for credit union members

The TruStage® Auto & Home Insurance Program

**Switching Is Easier Than You Think.**

For your free, no-obligation quote today  
call 1.888.380.9287  
or go to [www.TruStageAutoHome.com](http://www.TruStageAutoHome.com)

TruStage® Auto & Home Insurance Program is offered by TruStage Insurance Agency, LLC and issued by leading insurance companies including Liberty Mutual Insurance Company or its subsidiaries or affiliates, 175 Berkeley Street, Boston, MA 02116 USA. © 2021 Liberty Mutual Insurance. To the extent permitted by law, applicants are individually underwritten; not all applicants may qualify. Discounts are not available in all states and discounts vary by state. A consumer report from a consumer reporting agency and/or motor vehicle report will be obtained on all drivers listed on your policy where state laws and regulations allow. Please consult your policy for specific coverages and limitations. The insurance offered is not a deposit, and is not federally insured, sold or guaranteed by your credit union. \*Savings validated by new customers who switched to Liberty Mutual between 1/2020-10/2020 and participated in a countrywide survey. Savings may vary. Comparison does not apply in MA. © TruStage Insurance Agency.



[Click here to get a quote](#)

[Click here for more info](#)

## Apply for Your **VISA® Credit Card** at OFCU Today!

We offer three credit card options: **VISA® Rewards**, **VISA® Preferred Rate** and **VISA® Secured**. You can apply for these credit cards in person at any of our branches, by calling 402.399.9001 (option 4), or through our [Online Loan Applications](#) on our website (select **Credit Card Application**). These versatile and convenient credit cards will help build your credit and also help you buy with confidence!

It really pays to register and use your **VISA® Rewards credit card**, as it offers a special program to cardholders called uChoose Rewards. The uChoose Rewards program allows us to reward YOU for using your **VISA® Rewards credit card** for purchases. Giving you accelerated earning opportunities and unlimited ways to redeem your points is our way of saying THANK YOU for being a cardholder and an account holder at Omaha Federal Credit Union.

Visit [uChooseRewards.com](http://uChooseRewards.com) and register to start earning your points today.

[Apply for a VISA® Credit Card](#)

## Tap into Your VISA® Debit Card's uChoose Rewards

Use Your  
**DEBIT**  
Card to  
Obtain  
Rewards!

### uChoose® Rewards




Start using your VISA® Debit Card and begin earning **1 bonus point per \$2.00 spent** when you select "credit" or sign for your purchases wherever you shop! Redeem your points for the rewards you want most such as **gift cards and merchandise** — the choices are endless! Visit [uChooseRewards.com](http://uChooseRewards.com) and register to start earning your points today.

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uChoose Rewards® is a registered trademark of Fiserv, Inc.

Start using your **VISA® Debit Card** and begin earning **1 bonus point per \$2.00 spent** when you select "credit" or sign for your purchases wherever you shop! Redeem your points for the **REWARDS** you want most such as gift cards and merchandise — the choices are endless! Visit [uChooseRewards.com](http://uChooseRewards.com) and register to start earning your points today!

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Home Accounts Loans Credit Cards Rates Online Services Resources

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Home / Uncategorized / We Welcome You to Omaha FCU!

## We Welcome You to Omaha FCU!

## New To Omaha Federal Credit Union?

Check out our new "Welcome to Membership" e-packet! It showcases everything you need to know about what is offered at OFCU -- from checking and savings to credit cards and loans -- and so much more!

[Learn More >>](#)

## Check Out Our Interactive Kirby Kangaroo Kids Club!





**Are You Turning  
Ages 5 yrs. to 12 yrs.  
in 2022?  
Stop By to Claim Your  
Kirby  
Kangaroo®  
Goodie  
Bag Bonus\***

**Omaha  
Federal Credit Union**  
Serving your community

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\*No application fee, No Annual Fee. Kirby Kangaroo Goodie Bag Bonus must be obtained during your birthday month, and no later than December 31, 2022. Current or new membership and minimum balance of \$5.00 in savings account required to obtain Kirby Kangaroo Goodie Bag Bonus. Bonus may be obtained at any branch or ATM. If approved, Kirby Kangaroo Goodie Bag Bonus will be provided same day or day after application. 6.0% annual percentage yield (APY) on savings account. Minimums or activity fees and terms could apply. Programs, rates, terms and conditions are subject to change without notice and may change after the next meeting is opened. Visit omahafcu.org or call and speak to an employee for more details about fees and terms that may apply.

Funds in your FDIC account(s) are federally insured to at least \$250,000 by the National Credit Union Administration (NCUA), a U.S. Government Agency.

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## Check Out Our Fun Teen Club: Claim Your Youth!



**Are You Turning  
Ages 13 to 21  
in 2022?  
Stop By During  
Your Birthday Month to  
Claim Your  
\$10.00  
BONUS\* Gift Card**

**Omaha  
Federal Credit Union**  
Serving your community

**Small Enough to Know You. Big Enough to Serve You. | 402.399.9001 | omahafcu.org**

\*No application fee, No Annual Fee. Bonus gift card must be obtained within your 2021 birthday month and no later than December 31, 2022. Current or new membership and minimum balance of \$5.00 in savings account required to obtain \$10.00 gift card bonus. Bonus may be obtained at any branch or ATM. If approved, gift card bonus will be provided same day or day after application. 6.0% annual percentage yield (APY) on savings account. Minimums or activity fees and terms could apply. Programs, rates, terms and conditions are subject to change without notice and may change after the next meeting is opened. Visit omahafcu.org or call and speak to an employee for more details about fees and terms that may apply.

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## Follow Us on Our Six Social Media Channels!



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## Upcoming Holiday Hours

**Thanksgiving Day** (Thursday, November 24, 2022): Closed

**Christmas Day** (Monday, December 26, 2022): Closed

**New Year's Day** (Monday, January 2, 2023): Closed

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## Three Convenient Omaha Metro Locations To Serve You

### Main Branch

3001 S. 82nd Ave.  
Omaha, Nebraska 68124  
402.399.9001 or  
800.660.7350

### Lobby

9 a.m. to 5 p.m. - M-F

### Drive-Thru

8 a.m. to 5:30 p.m. - M-F  
9 a.m. to 1 p.m. - Saturday

### Downtown Branch

Zorinsky Federal Building  
1616 Capitol Ave.  
Rm. 187  
Omaha, Nebraska 68102  
402.341.9570

8 a.m. to 4:30 p.m. - M-F

### Blair Branch

1409 Washington St.  
Blair, Nebraska 68008  
402.426.3767

### Lobby

9 a.m. to 5 p.m. - M-F

### Drive-Thru

9 a.m. to 5:30 p.m. - M-F  
9 a.m. to Noon - Saturday



Contact Us

Credit Report

omahafcu.org

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**Small Enough to Know You. Big Enough to Serve You.**

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