

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

Membership Matters

Omaha Federal Credit Union

April 2014

We're Your Trusted Source For Home Loans

Lessons from the Great Recession: Not all mortgage lenders are on the side of consumers. That's why if you need a home loan, you'll want to come to the place where you're not just a customer, you're a member/owner: Omaha Federal Credit Union

We not only offer competitive rates and terms, we've got your back. We'll work with you to ensure you have a mortgage payment you can afford. We'll help you calculate all of the costs of homeownership, including upkeep, insurance, and real estate taxes. Our knowledgeable staff will go over all of the paperwork carefully to make sure you understand all of the loan terms.

Buying a house is likely the largest financial transaction you will ever make. Having a trusted partner at Omaha Federal will help ensure it is one of the wisest decisions as well. So call on us today - we're on your side.



Spring Is The Perfect Time To Purchase That New or Used Car

**Omaha Federal Offers
New and Used Car
Loans With Great
Rates and Terms.**

Apply in person at any of our locations, online at www.omahafcu.org or by phone at 402-399-9001.

Does Your Home Need A Makeover?

Are you thinking of putting in a pool or deck this spring? Or how about a new porch or roof? Or maybe you need to build on an additional room for more space? Financial experts agree that improving your home is one of the best investments you can make. You can often recoup the cost of the improvements once you sell the home.

When it comes time to finance your improvement, think of your credit union first. We have a variety of home improvement loans to fit every need.

If your project is a one-shot deal, we can arrange a closed end Home Equity Loan - this type of loan has set payments over a set period of time. Or, if you'd rather work on your project over a period of time and/or have



multiple projects you want to do, we can arrange a Home Equity Line of Credit. You can tap into the line of credit through advances of \$5,000 initially and then \$1000 increments after that

If the improvement loan is secured by your home, the interest you pay (in most cases) may be tax deductible. Consult your tax advisor for details.

You can apply for either a closed-end or line of credit in person at any of our locations or through our website: omahafcu.org

Call or stop by Omaha Federal today to discuss your home improvement needs and how we can help.

Northwest Branch To Close

Omaha Federal will be closing our Northwest Branch at 15505 Ruggles around July 1, 2014. This closure is due to low member utilization of this facility and will allow us to use this facility's expenditures more effectively in providing other member services. Remember, Omaha Federal Credit Union still has four locations to serve you. Our Main Branch on 82nd Ave., our Downtown Branch in the Zorinsky Building, our VA Medical Center office, and our branch in Blair, Nebraska.

Omaha Federal Credit Union's 78th Annual Meeting

When:

Tuesday, June 17, 2014

Time:

4:30 p.m.

Where:

Omaha Federal Credit
Union's Main Office
3001 South 82nd Ave.

Light Refreshments Served

There Will Be No Door Prize Drawing

Come Out And Hear How Your Credit Union Is Working For You!



We'll Miss You Alan

It's with a heavy heart, that Omaha Federal announces that we have recently lost a great friend and supporter of this credit union: Alan Ruff.

Alan joined Omaha Federal in 1977. He served on Omaha Federal Credit Union's Supervisory Committee from 1980 to 1995, and had been a member of the Board of Directors since 1995. During his time on the Board, Alan held the positions of Chairman and Treasurer.

Omaha Federal was extremely fortunate to have known and been associated with Alan. We will miss his professionalism, his great sense of humor and his love for this institution.

2014 Nominated Board Candidates

The individuals listed below are nominees for Omaha Federal Credit Union's Board of Directors.

Three three-year terms

James Braegelmann

Jim has been employed with the Omaha World Herald for 22 years, his current position is Advertising and Marketing Account Executive. He is a graduate of St. Cloud Technical College with an Advertising and Marketing Degree. Prior to joining the Omaha Federal Credit Union Board, Jim was on the Board of Directors at the World Herald Credit Union. He has been a credit union member since 1993.

Claude McKinney

Claude is retired from the Housing and Urban Development (HUD) after over 30 years of employment. At HUD he held various Managerial Specialists and Supervisory positions. Claude attended Bellevue University and the University of Nebraska-Omaha. Claude has been on the Board of Directors since 1985 and has held various positions including, Chairman, Treasurer and Secretary. He has participated in the CUNA volunteer Achievement Program along with numerous other Credit union conferences and workshops. Claude has been a member of Omaha Federal Credit Union since 1972.

Marvin Taylor

Marvin holds B.S. degrees in geology and civil engineering, along with an M.B.A. in Finance from Creighton University. He worked for the U.S. Army Corps of Engineers, the U.S. Air Force and then retired from the Defense Intelligence Agency at the Intelligence Directorate, U.S. Strategic Command at Offutt AFB. Marvin served on the Board of Directors since June 1983, and has held all Board positions. Marvin has been a member of Omaha Federal Credit Union since 1976, and joined his first Credit Union in 1958.

Holiday Closings

Memorial Day
Monday, May 26

Independence Day
Friday, July 4

Labor Day
Monday, September 1

Wherever You Are ...So Is OFCU

With Mobile Banking and Mobile Deposit, OFCU is as close as your Smart phone.

With Mobile Banking you can:

- View account transactions
- Transfer funds between your checking or savings accounts

•Pay your bills and more

With Mobile Deposit you can scan your check with your mobile device and simply send it to us for deposit.

You can sign up for both of these services through our online Virtual Banking.

