

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

Membership Matters

Omaha Federal Credit Union

April 2015

Refeathering Your Nest? We Can Help

Is this the year to take spring-cleaning one step further and tackle those home improvement projects? Investing in updates allows you to enjoy your home more now and may increase your home's resale value in the future. Replacing windows, doors, a furnace, or air conditioning with more energy efficient versions can help you save on your utility bills as well. If you have not priced construction costs recently, be prepared for sticker shock. According to Remodeling magazine's most recent Cost vs. Value study, the national average cost for a major kitchen remodel is \$43,213. Adding a bath runs about \$15,000. A two-story addition - a family room plus a bedroom and bath - averages nearly \$70,000.

You will likely get some of your investment back when you sell your home, but the average payback varies. Adding a bath or the two-story addition would allow you to recoup an average of 94 percent, while a kitchen update pays back about 67 percent.

On the other hand, delaying some projects, like replacing a leaky roof, could end up costing you more in repairs down the road. Or if you love your house and your neighborhood, but a growing family is causing overcrowding, adding space may be a more cost effective solution than a move.

As you weigh your options, keep in mind that interest rates are great. With a home improvement loan from Omaha Federal, you may be able to afford more than you think. We have rates and terms that will help make your dream home a reality. For details, call us at 402-399-9001 or stop by today.



We're Looking Out For You

As data breaches at merchants continue to permeate the news, we want you to know that Omaha FCU is ready to help you in the event a breach occurs regarding your debit or credit card data. In the event of a breach affecting your account, we will always do what we can to make you whole.

We are also joining other credit unions around the county to get Congress to pass legislation ensuring merchants and retailers meet a national standard for protecting any of your financial data they collect when you make a purchase and that they are held liable for breaches that occur on their end. Currently, this cost is typically paid by the credit union, and we are often never reimbursed for these costs by the merchant.

While we can't control what happens at merchants, we want you to know that OFCU will do everything to assist you if a breach occurs.

The Choice Is Yours With



With UChoose you have access to hundreds of retailers where you earn big rewards, and there are millions of redemption choices.

With UChoose, you can watch your points add up when you shop with your Omaha Federal VISA Check Card. You can earn 1 point for every \$2 each time you use your VISA Check Card

and sign for your purchases. Then you can redeem your points on millions of items, from brand name products to travel excursions, event tickets and access to unique activities. Plus, if you shop at participating retailers in-store or online, you can earn additional points.

To register your Visa Check Card, go to www.uchooserewards.com. Then start earning points and getting more rewards by signing the receipt. With UChoose the choice is yours!

2015 Annual MEETING

When:

Tuesday, June 16, 2015

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!

Follow Us To The Right Auto Loan

Rates starting as low as
1.90% APR*



Apply Online NOW
and get Preapproved!

www.OmahaFCU.org



Annual percentage rate is based on terms and credit score. Please see us for details.

2015 Nominated Board Candidates

The individuals listed below are nominees for Omaha Federal Credit Union's Board of Directors. (Four Positions - Three 3 Year Terms & One 1 Year Term)

Scott Bramhall

Scott holds the position as Sales Executive for Fiserv, Inc., which provides data processing solutions to credit unions nationwide. In his position, Scott works with credit union management, staff and directors on a daily basis and understands the requirements and challenges facing credit unions today. Scott has over 24 years experience as an Omaha Federal Credit Union volunteer and has served on the Supervisory Committee and has been a Board Member since 1996. Scott served as Board Treasurer from 2011 to 2014 and as Chairman of the Board from 2000 to 2001. Scott has been a member of Omaha Federal Credit Union since 1985.

Marylee Stobbe

Marylee has been employed by the US Army Corps of Engineers since 1987. Her current position is as a Civil Engineer in the Specification Section, Cost Engineering Branch where she is responsible for project specifications through the full design and bidding process. She has been on the OFCU Board of Directors since 2009. She has been a member of Omaha Federal since 1987.

Mike Story

Mike is a Sales Manager in the Agency Division for Physicians Mutual Insurance Company. His territory is Nebraska, Iowa and South Dakota. He is responsible for over 80 independent agents selling health and life insurance. He has over 24 years experience in the insurance industry. Mike holds a BSBA from the University of Nebraska Omaha in Banking and Finance. He has served on Omaha Federal Union's Supervisory Committee and the OFCU Board of Directors since 2001. He has been a Credit Union member since 1982.

Erik Williams

Erik is self employed and has been the owner of Custom Lawns of Omaha since 2006. He has also been employed by Custom Online Solutions since 2008, where he created software for recurring billing for lawn care companies. Erik also has financial institution experience including being a Loan Officer with Omaha Federal Credit Union from 1991 to 1993. He holds a BSBA in both Banking and Finance from UNO. He has been a member since 1991.

Save Time With Mobile Deposits



Omaha Federal is now able to accept Mobile Deposits. By using your Smart Phone, you are able to scan your check and send it to us electronically whether you are at home, work or on the go. No more going out in the rain or snow to deposit that paycheck or make that car payment.

Once you have Mobile Banking, you can start depositing right away. So add more convenience to your life, try Mobile Banking today.



Member Update

For
Memorial Day
Monday, May 25
&
Independence Day
Saturday, July 4

All Omaha Federal Credit Union Offices will be closed.
We offer Mobile Deposit/Banking, ETC, Virtual Branch and ATMs for your convenience.