

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

Membership Matters

Omaha Federal Credit Union

April 2016

Home Improvement Time? 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 \$120,903. A major remodel of a bathroom runs about \$57,766. You will likely get some of your investment back when you sell your home, but the average payback varies. Remodeling a bath would allow you to recoup an average of 47 percent, while a kitchen update pays back about 55 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!



When:

Tuesday, June 21, 2016

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.

2016 Nominated Board Candidates

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

Cindy Sand

Cindy retired from the US Army Corps of Engineers after a Federal career of over 32 years. In her former position as Contracting Officer she was responsible for managing contracts for military design and construction. Cindy holds a B.A. from Buena Vista University. She is also a graduate of the Leadership Development at Bellevue University. Cindy has been a member of Omaha Federal Credit Union since 1993. She is currently the Board Chairman and previously served in this role from 2007 to 2009. Cindy has also served in the role of Vice Chairman and Secretary.

Cleveland Vaughn Jr.

After serving for over 30 years as a U.S. Marshal for Nebraska, Cleveland retired from the U.S. Department of Justice in 1996. In this position, he managed a three million dollar budget. He received a B.S. in Education from the University of Arkansas and attended Graduate School at Wichita State University. Cleveland has been a treasurer for three credit union business accounts. Cleveland has been a member of Omaha Federal Credit Union since 1978 and a Board member since 2001. He has held the positions of both OFCU Board Chairman and Vice Chairman.

Erik Williams

Erik has held many different types of positions over the years, ranging from Loan Officer, Network Operations Center Technician, Telecom Technician to Small Business Owner. Erik currently owns, operates and manages every aspect of Custom Lawns of Omaha and has been doing so since 2003. Erik received his BSBA in Banking and in Finance from UNO in 1990. He has been an Omaha FCU Board Member since 2014 and a Credit Union 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 30
&
Independence Day
Monday, July 4

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