

Membership Matters

Omaha Federal Credit Union

April 2017



Have you checked your **Financial Heart Rate?**

The spring just seems like an appropriate time of year to get your finances in order and save money in the process. Most people have just completed their taxes for the previous year and have all of their financial information at their fingertips. The year is not halfway through so there's plenty of time to make financial changes that will positively impact the rest of your year. A few ways to improve your financial fitness include:

- Developing a budget
- Getting your savings on track with an emergency fund
- Opening a Roth IRA
- Reducing/consolidating debt by refinancing a higher rate loan to lower monthly payments



As a parent, you want your kids to learn all of the things they need to know to succeed in life. You make sure they do their homework, get some exercise, and spend quality time with friends and family. But one of the most important life lessons you can teach them is how to save money. Here are three tips to help your kids down the path to future financial security:

- Lead by example. Explain how you save money for future needs: vacations, emergencies, retirement.
- Reward savings with a match. When your kids get money as a gift, deposit a portion of it in their credit union savings account, you then could add a bonus amount to their deposit as an incentive to save more in the future.
- Save as a family goal. All family members can contribute to a family vacation or other needed purchase.



You Shop. You earn. You choose. It's that Simple. Omaha FCU members are invited to take advantage of UChoose Rewards, a program that lets purchases made with an Omaha FCU debit card earn points towards thousands of exciting products and gift cards on non pin-based transactions. You need to register your debit card with UChoose www.uchooserewards.com to begin earning points. Please remember to select a user ID and password that are easy to remember but hard to guess.



Tuesday, June 20, 2017

4:30 p.m.

Omaha Federal Credit Union's main office

3001 S 82nd Ave

Member Update

Closed – Memorial Day

Monday, May 29

Closed – Independence Day

Tuesday – July 4

2017 Nominated Board Candidates

Three three-year terms

James Braegeimann

Jim has been employed with the Omaha World Herald for 25 years, his current position is Advertising and Marketing Account Executive. He is a graduate of St. Cloud Technical College with a Advertising and Marketing Degree. Prior to joining the Omaha FCU Board, Jim was on the board of Directors at the World Herald Credit Union. He has been a 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 Specialist and Supervisory positions. Claude attended Bellevue University and the University of Nebraska-Omaha. Claude has been on the Board of Omaha FCU since 1985 and has been member of Omaha FCU since 1972.

Lucas Kirkpatrick

Lucas has been employed by US Army Corps of Engineers as a Operations Division Electrical Engineer since 2011. He graduated from Iowa State University with a BS Degree in Electrical Engineering. Lucas has been a member of Omaha FCU since 2004 and is currently serving on the Board of Directors.



**Make your dream home a reality with a
Credit Union Mortgage Loan**

If you spend a lot of your free time visiting www.realtor.com or www.zillow.com searching for your dream home, you need to scroll on over to another spot on the Web: your credit union's website. That's where you will find information on the financing that can make that dream home a reality. We offer competitive interest rates and most importantly, we're with you every step of the mortgage process. If you're a first-time homebuyer, we'll help you understand the paperwork, clearly explaining the disclosures and how they may affect you. We also can work with you on a pre-approved loan so that you know just how much house you can afford to buy. So whether you're hoping to buy a cottage or a castle, remember to check with your credit union to learn how to qualify for the mortgage that's in your best interest.



Shopping for a new car and looking for our latest loan rates? Got some cash to stash in a share certificate and wondering about rates and terms? Need to know when the office opens? Or how late it is open? Those answers and much more are just a few keystrokes and mouse clicks away when you visit www.omahafcu.org. And while you are there, sign up for "Virtual Branch" Home Banking which opens up a multitude of other online services including "free" Bill Pay, E-Statements, Mobile Money and My \$ Manager.