

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

Membership Matters

Omaha Federal Credit Union

July 2013

Omaha Federal Credit Union To Offer Members Health Insurance

The Nebraska and Iowa Credit Union Leagues have partnered with CoOpportunity Health - a new health insurance company. What does that mean to you? A new and better way to purchase health insurance.

With the passage of the Affordable Health Care Act last year, the health insurance environment has changed. And with the changes has come an abundance of confusion. There are new rules, guidelines, and penalties along with new options for purchasing insurance. Now purchasing health insurance is no longer an option. Beginning in 2014, everyone is mandated to carry healthcare coverage which can be purchased directly or if offered, through their employer. There are even new tax credits for individuals and small employers to help pay for premiums and

cost-sharing.

As in the past, your credit union is here to help you manage these changes. Beginning October 1, 2013, Omaha Federal Credit Union is pleased to offer our members health insurance through CoOpportunity Health.

CoOpportunity is very different than the traditional health insurance carriers because it is a CO-OP - a consumer operated and oriented plan. Beginning October 1, CoOpportunity Health will offer inventive health plan solutions for credit union members and their families who buy health insurance directly. Businesses who are credit union members and offer health insurance benefits for their employees will also be able to take advantage of CoOpportunity.

CoOpportunity has offices located in both Nebraska and Iowa. Members will

be able to get information by phone, in-person or through their website. The open enrollment period will begin in October 2013 and run through March 2014.

Additional information on this new service will be coming soon. If you have questions, please call us at 402-399-9001.

Need Cash ?

An Omaha Federal Credit Union or Cash Corner ATM is probably nearby. Over 80 ATM Locations in Nebraska and Iowa including inside Walgreens. See our website for a list of locations.



Now Is The Time To Get That New Home!

Buying a home is not only one of the most expensive purchases you can make, it's also one of the most emotionally charged. It's an exciting time and a worrisome one, as you ponder whether you are making the right choice. Is your offer to purchase too high or too low? If it's accepted, will the house pass its inspection? What will the appraisal reveal about housing values in the neighborhood?

That's why if you're house hunting, you'll want the friendly staff at Omaha Federal on your side. We can be your guide, helping you sort out the paperwork and clearly explaining all of the terms and the disclosures. You'll get both a great rate and great service when you finance your home at the credit union. There may be other sources for a home loan, but only one where you are a member-owner of the place: your credit union. Remember, we only exist to serve you, so let us help you with your mortgage loan.

Being Furloughed? We're Here To Help

Due to the implementation of government sequestration, beginning this month many government employees will experience being furloughed. The latest proposal is that employees will be furloughed 11 days (1 day per week) beginning no earlier than July 8 and ending September 30.

For many people this will cause additional stress and worry about how to pay for day-to-day expenses. Omaha Federal Credit Union is here for you. Here are some of the services available.

- Financial Assistance
 - Loan Modifications
 - Skip Payment Options
 - Emergency Short Term Loans
- Stop by and let us help you.



Loans Online Anytime

Here's a way to streamline and simplify your life: Apply online for your credit union loan. We know work, family, friends, and more all put demands on your time and that your schedule doesn't always match our office hours. That's why whether it's 6 am or 6 pm, you can visit our website at www.omahafcu.org to apply for your loan online. No need to make an appointment. We're here for you 24/7.

Enjoy Haggle-Free Buying & Worry Free Ownership®

Did you know that Omaha Federal has partnered with Enterprise Car Sales? Enterprise not only rents cars, they sell them too.

At Enterprise, not only are you guaranteed haggle-free buying and worry-



free ownership, but also these benefits:

- No Haggle Pricing
 - Vehicle Certification
 - Trade-Ins
 - Free Vehicle History Reports
 - 7-Day Repurchase Agreement
 - Enterprise Roadside Assistance
- And as an Omaha Federal Credit Union member, you'll also receive more:
- Kelley Blue Book trade-in value plus an additional \$500
 - \$50 fuel card

For more information about the Enterprise Program, contact Enterprise at 402-738-6230 or Omaha Federal at 402-399-9001. Enterprise is a great way to purchase a used car.

Why Throw Away Your Money? Save with Sprint!

Join the over 1 Million credit union members nationwide that are already saving over \$90 million on their wireless plans! Omaha FCU is pleased to bring our members these major savings through the **Sprint Credit Union Member Discount Plan**.

Ways you can save:

- **10% off** most regularly priced Sprint individual service plans
- **15% off** most regularly priced Sprint business service plans
- Waived activation fee on new activations
- Waived upgrade fee
- Available to new and existing Sprint customers

Enjoy the perks, benefits and exclusive discounts that only credit union members like you can receive.

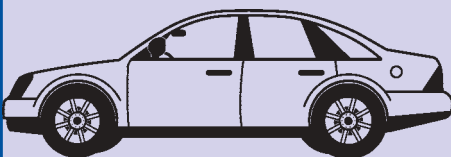
3 Ways to Get Your Discount:

- Call (1-877-728-3428) **877.SAVE.4CU** and let them know you're a **credit union -member**. Ask to be a part of the NACUC_ZZM Corporate ID to save.
- www.SprintSave4CU.com
- Visit your nearest Sprint Store

It's A Perfect Time To Purchase That New or Used Car

**Auto Loans
As Low As 1.9% APR*
for 60 Months.**

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



Member Update

Holiday Hours

The Credit Union will be closed in observance of the following holidays:

**Labor Day
Monday, September 2**

**Columbus Day
Monday, October 14**
**All lobbies will be closed
Main, NW, Blair Branch
Drive-Thru's will be open:**
Main Branch - 8 am to 5:30pm
Blair Branch - 9 am to 5:30 pm
NW Branch - 8 am to 5:30 pm