

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

# Membership Matters

Omaha Federal Credit Union

#2230-Banner

July 2018

## HOME IMPROVEMENT LOANS

Because big projects  
deserve low rates

Make Those Home Improvements Happen With A Credit Union Loan. If this is the summer you're thinking of finally tackling those home projects, a Home Improvement Loan from the credit union can make them happen. Whether it's a do-it-yourself deck or a contracted kitchen update, making your home more livable and enjoyable should be your primary goal. Depending on the scale of the project and the local real estate market, you may recoup some of your investment should you sell in the near future. According to Remodeling Magazine's 2018 Cost versus Value Survey, except for a minor kitchen remodel, work done on the exterior of the house generated higher returns than did interior renovations. You can review average costs and potential payback at [www.remodeling.hw.net/cost-vs-value/2018/](http://www.remodeling.hw.net/cost-vs-value/2018/), keeping in mind that if you are handy and can do some of the work yourself you can trim the cost. (But be realistic. Reality TV shows can make the job look easier than it is!) And remember, estimates are just that. Factors such as a shortage of skilled labor or materials or work requiring scaffolding or in a crawl space, for example, will affect the price. But there's one thing you can be sure of: Your big project deserves the low rate of your Home Improvement Loan from the credit union. Contact us for an application.

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Everyone wants happiness, nobody wants pain, but you can't have a rainbow without a little rain.



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](http://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.

### Rebuilding Your Credit? Apply For a Secured Credit Card

If you have ever experienced a rough patch in your life, you are not alone. Bad things do happen to good people. So if a car accident, medical emergency, job loss or other setback affected your finances and caused your credit score to plummet, here's help. Apply for a Secured Credit Card from the credit union. You'll make a deposit that will serve as collateral. Unlike a prepaid card, as you use your Secured Credit Card and make regular payments, you'll be on the way to rebuilding your credit.

A Secured Credit Card is also a great way to teach your teenagers the responsible use of credit while at the same time protecting them from the risk of carrying significant amounts of cash. Contact the credit union today for an application.

Keep up to date with your Credit Union

ONLINE

The word 'ONLINE' is written in a large, bold, red, sans-serif font. To the left of the 'O' is a small icon of a computer monitor displaying a webpage.

## Vacation Club Savings Account

Plan for your 2019 summer getaway



If you came up short on vacation funds this summer, start saving for next year's warm-weather getaway now with a Vacation Savings Club Account at Omaha Federal Credit Union

This handy savings tool is a no-brainer for members who want to quickly and easily save money for a vacation and associated costs. It allows you to save gradually by:

- \* Deducting any amount you choose from your weekly earnings
- \* Securing those funds in an interest-bearing account, separate from any other Savings or Checking Accounts

Open a Vacation Club Account today and let your money work for you - by the time Summer 2019 arrives, all you'll have to do is book your flight and pack your bags without thinking twice about your vacay budget. Call us 402-399-9001 or open your Vacation Club Account online at omahafcu.org. Vacation Club Accounts are paid out on May 1<sup>st</sup>, funds are transferred to your savings at that time.



24 Hour Service - 7 Days A Week

Find our surcharge free ATM's at

[www.omahafcu.org](http://www.omahafcu.org)

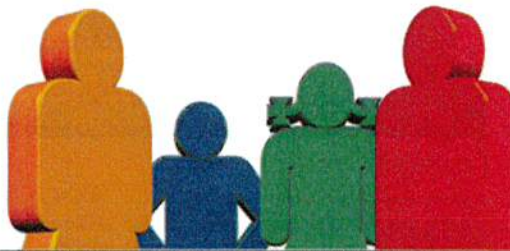
### Member Update

**Closed – Labor Day**

**Monday, September 3**

**Closed – Columbus Day**

**Monday, October 8**



## Credit Union Membership For the Whole Family

Here's a gift that can last a lifetime: membership in the credit union. Because you belong to the credit union, your family members also are eligible to join. They, too, can enjoy all of the benefits of belonging: lower rates on loans, competitive rates on savings, convenient access to their accounts, and best of all, being treated like a person, not a number.

In satisfaction survey after survey, consumers consistently rate credit unions higher than other financial institutions. With a gift of credit union membership, one size really does fit all and no worries about the long line at the return and exchange counter. Membership in the credit union makes an ideal baby shower or christening gift as well. What better way to show your love and affection than starting a little one out on the road to financial security?

For more information about how your family can join the credit union family, stop by the credit union or give us a call.

### MOVING?

Please keep your contact and mailing address information up-to-date with the credit union. This way, you can be certain of receiving important information about your accounts, some of which we may not be able to forward to your current address. By having correct change-of-address information on file, we can be alert to potential fraudulent activity. So whether it's a change in your permanent residence or a temporary move to a seasonal home, keep us posted.