

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

Membership Matters

Omaha Federal Credit Union

July 2015

Are You Paying Too Much For Your Credit Card?

Check Out Our Credit Cards For A Better Deal!

Financial experts may not always agree, but there's one area on which they concur: If you need a credit card, make sure you consider one from a credit union.

CreditUnionsOnline.com states that "a lower fee credit card from your local credit union is usually the best deal for consumers." Pew Charitable Trusts study found interest rates on credit cards from credit unions are 20 percent lower than those at banks.

Omaha Federal Credit Union's **Platinum Preferred VISA®** credit card not only offers a very competitive variable rate of 6.0% APR, 25 day grace period, and no annual fee, but also these other great features and benefits:

·Score Card Bonus Points: Every time you use your OFCU Platinum Preferred Card, you'll earn bonus points toward great merchandise, like appliances and sports equipment or earn airline mileage.

·Concierge Service: Whether arranging a dinner, planning a golf outing or scoring tickets to a special event, these services and more are available through this special Concierge Service.

·Travel Accident Insurance: You and your family will automatically be covered with common carrier travel accident insurance every time you use your card to pay for your fare.

·90-Day Product Protection: Protects your retail purchases for 90 days after the date of purchase against loss, theft, or breakage.

·Travel Reservation Service: Access a full service travel agency via a toll-free number.

·Payment Card Registration: Let's you register credit and debit cards at one time and in one place.

Plus you'll also receive peace of mind with \$1000 of Identity Theft Insurance and Identity Theft Victim Assistance.

Omaha Federal

Credit Union's **VISA® Classic** offers a competitive rate of 12.8% Annual Percentage Rate (APR).

And if you secure your line of credit with money in your savings account, your rate will be discounted to 11.8% APR.

Stop by and talk to one of our loan officers today, or you can apply online at omahafcu.org.



Celebrate Summer With A Home Improvement Loan

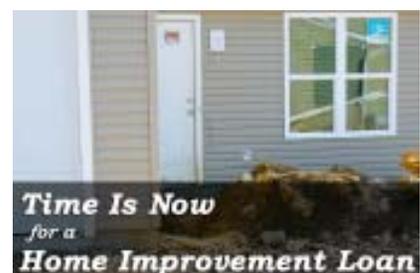
Summer is here and you want to make the most of it. One way to enjoy the season is to make your home the spot for warm-weather entertaining. Transform your outdoor space into the ultimate summertime oasis with a sunroom, pool, hot tub, or outdoor kitchen.

If you want to make your warm-weather dreams a reality but you don't have quite enough equity for a traditional Home Equity Loan, Omaha Federal has the perfect alternative - a Home Improvement Loan.

With an OFCU Home Improvement Loan, you'll have the funds you need to make the changes you want and at the same time increase the value of your home. Plus, this convenient financing tool boasts benefits like:

- * Lower rates than a credit card
- * Set monthly payments for quicker pay-off
- * Low fees
- * Simple approval
- * Good for small or large projects

For details or to apply today, visit us online at omahafcu.org, call, or stop into any branch location.



It's summertime at your credit union...that means hot temperatures outside and super cool deals on Auto Loan rates, inside! We know that buy-

their next ride, and this is where we can help.

As your credit union, we will not only pass along better rates to make for a low-cost auto loan, but we'll guide you in the right direction to help you choose the best vehicle for your lifestyle and budget.

Once you've shopped around, done some research, and have a basic idea of what you're looking for as well as how much you'd like to spend, come in and visit the vehicle buying professionals at Omaha Federal. Don't settle for the



ing and owning a vehicle is no small financial feat, from the cost of the car or truck, financing, insurance and maintenance expenses like gasoline, repairs, and inspection. We also realize that most buyers are not shopping exclusively with cash but are looking for an affordable financing option for

banks and dealerships whose rates are rivaling the scorching summer temps - stay calm and collected with a super-cool, low-rate credit union auto deal. Stop in any branch today or check out our website-omahafcu.org- for current rates and details.

Need Cash For A Vacation?

Research indicates that people who take vacations are healthier, happier, and more productive than those who don't. So don't let being short of vacation funds keep you from recharging your batteries. With a Vacation Loan from the credit union, you can take the time off you need to hit the reset button and return to work refreshed and ready to go. So do your homework to help determine where you want to go and how much you'll need to get there. Then contact the credit union. We'll work with you to make your vacation dreams a reality.

Get Your Student Ready For College

Before you know it, your student will be heading off to college. Before he or she leaves, a couple other items you can give them to help them navigate their school year is an OFCU Checking Account.

An OFCU Classic Checking or E-Checking Account offers you great service without a minimum balance requirement or monthly fees. Plus our checking accounts can be bundled with other free services, such as Mobile Banking, Mobile Deposit, Virtual Branch Home Banking, My \$ Manager, a Bill Payer Service and a VISA Check Card.

And if you are interested in getting your student a credit card. Don't forget that we also offer a VISA Credit Card with a very competitive rate.



Short On School Funds? Here's Help

Does it seem as though that school supply list is growing longer? That's because it is. As schools cut their budgets, parents are picking up the cost for more items, for example, tissues and hand sanitizer. According to the website teacherlists.com, the average number of items on supply lists rose to 18 in 2014, a 29 percent increase from the previous year. It's likely that trend will continue in 2015. Add the expenses for electronics, shoes, clothing, plus fees for sports and extracurricular activities, and it's easy to understand how back-to-school spending now ranks second only to holiday shopping.

If that's putting a strain on your cash flow, Omaha Federal can help. With our low interest loan you'll save money because instead of using a high-interest-rate charge card you can pay cash for your purchases. Paying cash can help you stick to your budget, too. So before it's time to head back-to-school, head to Omaha Federal Credit Union. Call, click or stop by.



Member Update

Holiday Hours

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

Labor Day

Monday, September 7

We also offer Mobile Deposit/Banking, ETC, Virtual Branch and ATMs for your convenience.