

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

Membership Matters

Omaha Federal Credit Union

November 2013

'Tis The Season For Online Shopping

We all know holiday shopping online saves time and money. But, you need to be careful. The following tips will help you have a safe, secure online shopping experience this holiday season:

1. Secure your computer. Make sure you have up-to-date antivirus, antispyware, and antimalware software installed.
2. Know the retailer. If unfamiliar with the retailer, look for more information about the company by running an online search to see if it is reputable. If still not sure, check the Better Business Bureau's website at www.bbbonline.com.
3. Secure your transactions. Look for the "lock" icon on the browser's status bar and be sure "https" appears in the website's address bar before making an online purchase. The "s" stands for "secure" and indicates that the webpage is encrypted.
4. Use strong passwords. Use passwords with at least eight characters and numbers and use both upper and lower case letters.
5. Use a credit card, not a debit card. Credit card charge transactions are protected by the Fair Credit Billing Act. If online criminals can get your debit card information, they have the potential to empty your bank account.
6. Keep a record. Keep a record of your online transactions, including product description and price, online receipt, and copies of every e-mail you send or receive from the seller. Remember to review your credit card and bank statements for unauthorized charges.

Start Planning Now For Next Year

Want to make your holiday spending a little easier next year? An OFCU Christmas Club may be just the answer. This savings program allows you to save money all year for your holiday expenses. Think about how nice it would be next October to have the money you need for your holiday shopping.



A **Christmas Club** can be opened any time and you can choose the dollar amount you want to deposit. Deposits can be made through payroll deduction, automatic transfer, by mail, or in person.

Lessen your 2014 holiday burden, visit OFCU today and sign up for a **Christmas Club**.



Project Santa Is Here Now

It's Project Santa time again! Time for you to help us make it a happier holiday season for some less fortunate children in our community. Through The Open Door Mission Lydia House and with the help of KFAB/KGOR Radio, we are currently collecting new and unwrapped toys and cash donations at our Main, Downtown, NW, and Blair Offices.

Project Santa will run now until December 24, 2013. We will also be holding a radio remote on Saturday, December 14, at our Main Office from 10 am to 12 noon. During that time, Gary Sadlemyer from KFAB will be on hand to collect your donations.

This year help Omaha Federal Credit Union make the holiday season brighter for children in our community. Contribute a toy to Project Santa.

Holiday Closings

In observance of **Veteran's Day**, Monday, November 11, all office lobbies will be closed. Drive-thru service will be available at the Main, Blair and NW offices during normal hours.

All credit union offices will be closed on Thursday, November 28, for **Thanksgiving Day**.

On Christmas Eve, Tuesday, December 24, all offices close at 1:00 PM except the VA Office closes at 12:00 PM.

All offices will be closed **Christmas Day**, December 25.

New Year's Eve, Tuesday, December 31, all offices will close at 3:00 PM.

New Year's Day, January 1, all offices will be closed. Remember that we offer **Mobile Deposit/Banking, ETC, Virtual Branch and ATM's for your convenience.**

Have More Money This Holiday Season With Our Skip Payment Offer.



Would a little extra money come in handy this holiday season for that special surprise gift or great holiday getaway? Then don't miss Omaha Federal's Holiday Skip Payment offer. As a thank you to our members, we are offering you the opportunity to skip **your December loan**

payment on one or all of your loans and use the savings for your holiday expenses.* There is a \$20 administrative fee for each loan that you want to skip.

***Interest will continue to accrue during the skip payment month. Your loan must be current. This offer is not valid on any mortgage loan or Visa credit card.**

Santa Letters Offered At OFCU



Omaha Federal has partnered again with Santa and the Nebraska Credit Union League to raise money for the Children's Miracle Network (CMN) through the Letters from Santa campaign. Through Friday, November 15th, Omaha Federal members may request a personalized letter from Santa for all their little loved ones (children, grandchildren, nieces, nephews, etc.)

The cost is just \$3.00 per letter. Letters will be mailed December 6. You can order letters in person at any of our locations. Or you can call us at 402-399-9001 and we can mail you the forms.

Have Santa Send A Letter To Your Favorite Person!



The Perfect Holiday Gift -
A VISA Gift Card.
Available For Your Holiday Gift Giving
At All Our Office Locations!

Printing Instructions for Novmember Newsletter

8 1/2 x 11, printed 4-color processing on both sides of 70# white gloss book, fold to 3 1/2 x 8 1/2. Quantity 5500. Deliver 300 to OFCU and the balance to CUSA Technologies Insert Receiving. Insert a copy of Authorization in each box and label each box with furnished labels