Small Enough to Know You... Big Enough to Berre You

# Membership Matters

#### **Omaha Federal Credit Union**

#### October 2014

# Save Time With Mobile Deposits

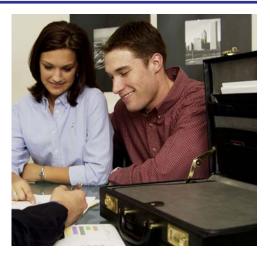


Omaha Federal is now able to accept Mobile Deposits. By using your Smart Phone, you are able to scan your check and send it to us electronically whether you are at home, work or on the go. No more going out in the rain or snow to deposit that paycheck or make that car payment.

Once you have Mobile Banking, you can start depositing right away. So add more convenience to your life, sign up for Mobile Banking today.

## If You Have A Need We Have The Loan

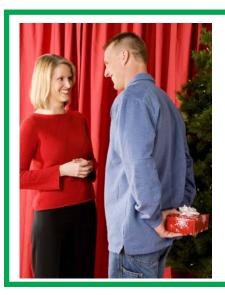
Welcome to autumn, when back-to-school expenses collide head on with vacation credit card bills. Old Man Winter is lurking just around the corner, and those energy efficiency improvements you've been delaying need your attention. Expenses for holiday shopping, entertaining, and travel will soon make an appearance as well.



You may need a little help with a loan from Omaha Federal. Our lowinterest loans will get you back on track. We have rates and terms to fit your budget. For example, our home equity and home improvement loans are an ideal way to increase the livability of your home now and help maintain its future value.

And if you need help with holiday expenses, an OFCU Holiday Loan may be just the ticket. Determine your holiday budget and borrow that amount; then you can pay cash instead of using a credit card. Money experts agree that paying cash helps limit the temptation to overspend.

Whatever your need for credit, you'll find it at Omaha Federal. Call, click, or stop by today.



## Happy Holidays From Omaha Federal Credit Union!

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.

#### Local Service. Global Good.

On October 16, 2014, credit unions around the world will celebrate

Local Service.

GLOBAL GOOD

INTERNATIONAL CREDIT UNION DAY"

International Credit Union (ICU) Day®. That's 200+ million people ... from 56,000 credit unions ... in 101 countries joining together to celebrate their cooperative spirit.

Globally, this cooperative spirit

has led to life-changing opportunities in the form of small business startups, home ownership, and education. In some countries, members encounter their first taste of democratic decision-making through their member-owned credit unions.

This year, credit unions have been present during the most tumultuous moments around the world. Throughout the crisis in Ukraine, credit union volunteers were among the protesters in Kiev and are now attempting to maintain financial stability for their members. With the help of the World Council of Credit Unions, which is supported by credit unions in the U.S., Ukrainian credit unions are working on ways to ensure loans can be made to those who need it, and upholding the confidence of their members.

On the other side of the globe, credit unions in the Philippines are dealing with the devastation left after the recent typhoon. With the help of credit union organizations around the world, they are now rebuilding and renovating affected branches to better fit members' needs. After such destruction, these Filipino credit unions are helping people get back on their feet. And credit unions worldwide are providing the basis for development while serving local communities, with an unwavering belief in the "people helping people" philosophy upon which we were built.

Locally, as a member of Omaha Federal Credit Union, you and your financial stability are our top priorities. Globally, you're part of a much bigger movement—the credit union movement—working towards global good each and every day. That's definitely something to celebrate!

Help us celebrate this special day by stopping by any of our locations for free refreshments on October 16th.



#### Letters From Santa Available

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 Monday, November 24th. 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 5. 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.



Columbus Day Monday, October 13 & Veteran's Day Tuesday, November 11

Omaha Federal Credit Union will have the following business hours. The Main, and Blair Office <u>Drive-</u> <u>Thrus</u> will be open with normal business hours. The Downtown and VA Offices will be closed

> Closed -Thanksgiving Day Thursday, November 27

Christmas Eve Wednesday, December 24 All offices close at 1:00 PM

**Closed -Christmas Day** Thursday, December 25

New Year's Eve Wednesday, December 31 All offices close at 3:00 PM

Closed -New Year's Day Thursday, January 1

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



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