

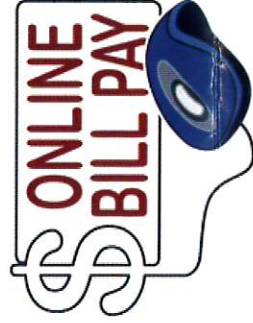
# Small Enough to Know You...Big Enough to Serve You

# Membership Matters

Omaha Federal Credit Union

October 2016

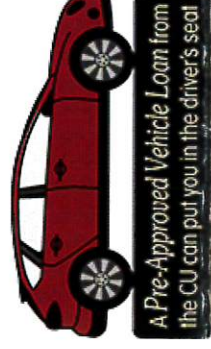
## New Enhanced Bill Pay Service



On October 14, 2016, Omaha FCU will be launching a new and enhanced version of our **Free** consumer "Bill Payment Service". The new service will offer many benefits and features including – better cash flow control and the ability to accept electronic bills. Best of all, your account will not be charged until the date that you select as the "Due Date". You will continue to access your bill pay through our website [www.omahafcu.org](http://www.omahafcu.org). We will also start offering "Pop Money", a service where you can transfer from your checking account to another person just by having their E-mail address or cell phone number. For a detailed look at the new bill pay, please go to our website at [www.omahafcu.org](http://www.omahafcu.org) and view a demo.

## Wheels Ready for Winter?

Winter's tough on wheels. Worried yours won't make it through another one? Lessen your stress: Get a new ride with a low-interest loan from your credit union. Whether it's new, or just-new-to-you, a reliable vehicle is a must, so start by doing your homework. Check out our website at [www.omahafcu.org](http://www.omahafcu.org) to get pre-approved for a loan and research vehicle values from NADA and Edmunds.com. Ask friends and family what they like about their vehicles. Make a list of what's important to you. Now you are ready to visit dealers' lots to check out what's available. Be careful not to fall in love at first sight, love may not be blind, but it can cloud your vision. Once you have narrowed your choices, and have a pre-approved loan in your back pocket, you are in a strong position to get just the right vehicle for just the right price.



## Fall Home Maintenance Tips

Ah, the relaxing and enjoyable days of summer are coming to an end. Now's the time to get a jump-start and prepare your home for some fall maintenance. Here are some helpful tips to get your home ready and save you money in the long run:

- Check for drafts at doors and windows
- Have your furnace checked and serviced
- Change your air filters every few months
- Clean gutters and downspouts of debris
- Keep your fireplace or woodstove safe. Make sure damper and flue are functioning correctly.

## Letters from Santa

Omaha FCU has partnered again with Santa and the Nebraska Credit Union League to raise money for Children's Miracle Network (CMN) through the "Letters from Santa" campaign. The cost is \$3.00 per letter and will be mailed in early December. You can order letters in person at any of our office locations or by calling us at 402-399-9001 and we can mail the forms.



## Project Santa Starting Soon

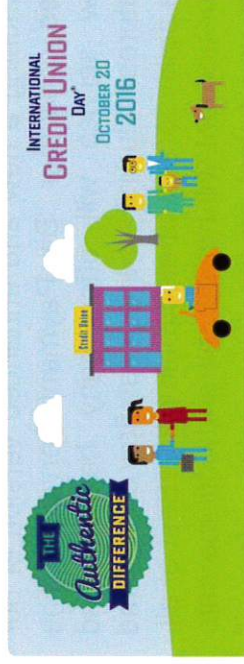
It's Project Santa time again! Time for you to help us make it a happier holiday season for some less fortunate children in our community. Through the Open Door Mission Lydia House and with the help of KFAB/KGOR Radio, we will be collecting new and unwrapped toys and cash donations at our Main, Downtown and Blair offices. Project Santa begins the first week in November. We will be holding a radio remote on Saturday, December 3 at our Main office from 10 to Noon. During that time, Scott Voorhees from KFAB will be on hand to collect your donations.



## International Credit Union Day October 20, 2016

International Credit Union Day has been celebrated on the third Thursday of October since 1948. The day is recognized to reflect upon the credit union movement's history and promote its achievements. It is a day to honor those who have dedicated their lives to the movement, recognize the hard work of those working in the credit union industry and show members our appreciation.

The ultimate goal is to raise awareness about the great work that credit unions are doing around the world and give members the opportunity to get more involved.



## Finance Your Dreams with A CU Home Equity Loan

Are you looking for a simple, smart way to make your dreams come true or just consolidate high interest credit card debt? Do you own a home? If you answered “yes” to these questions, then look no further than Omaha FCU for an affordable answer to your dreams – a home equity loan.

A home equity loan allows you to borrow a percentage of your home's value, at a fixed rate, to use for various purposes. The borrower gets the money in a lump sum and uses it at their leisure, paying the same amount every month.

Even better, the interest on these loans may be tax deductible (a tax advisor should be consulted). And, right now, Omaha FCU is offering special rate discounts and incentives on our Home Equity products.

### Member Update

**Closed – Columbus Day**  
Monday, October 10

**Closed – Veteran's Day**  
Friday – November 11

**Closed - Thanksgiving Day**  
Thursday – November 24

**Christmas Eve**  
Saturday – December 24  
Normal Business Hours

**Closed - Christmas**  
Monday – December 26

**New Year's Eve**  
Saturday – December 31  
Normal Business Hours

**Closed - New Year's**  
Monday – January 2