



Union Pacific Streamliner
Federal Credit Union

1400 Douglas Street,
Stop 0040
Omaha, NE 68179

Phone: 402.544.2500
Fax: 402.341.8072
Hours:
M-F 7:30 AM-4:30 PM

Board of Directors

Ronald D. Banse-
Chairperson

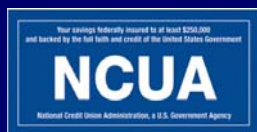
Julie Phillips-
Vice Chairperson

Allison Watson-
Secretary/Treasurer

Michael J Devereaux-
Board Member

James F Herbert II-
Board Member

On Track Newsletter is a publication of the Union Pacific Streamliner Federal Credit Union. All programs and rates quoted in this newsletter are subject to change, without notice. All loans are subject to qualified credit. We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.



Your savings is
federally insured by
NCUA to at least
\$250,000

Sign up for E-Statements!

E-Statements are available to all credit union members. There is no cost to use E-statements. You will have the ability to view, download or print E-Statements online and E-Statements are available the 1st business day of the month, no more waiting for the mailman! We will send e-mail reminders right to your personal e-mail address whenever a new E-Statement is available.

Once you sign up for E-statements, it will begin on the first business day of the next month.

Sign up online today and eliminate paper statements to help reduce paper waste and conserve resources.



Avoid getting wrapped up in the holiday crunch!

Be ready for the holiday next year. It's never too early (or too late) to start a UP Streamliner FCU Christmas Club Account. With UP Streamliner's Christmas Club Account, you can save a little at a time, all year long. By putting away a few dollars each month, you can build your savings for the holiday shopping season.

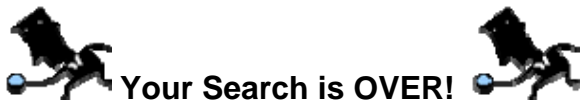
Your funds will be transferred to your share or checking account on the first business day of November, just in time to start your holiday shopping. Or, maybe a Vacation Club Account fits your plans. Talk to one of our member service representatives about a savings plan that will fit your needs.

Season's Greetings from the President!

May you and your families enjoy health and happiness throughout the New Year.

I would like to take this opportunity to Thank You for your ongoing support and membership. We look forward and are honored to serve you in the upcoming year.

~ Janet Anderson, President



Your Search is OVER!

Union Pacific Streamliner FCU values your membership and we continually look for ways in which we can serve you better. It is with this in mind that we wanted to remind you that you know have access to over 3,800 locations nationwide!

Union Pacific Streamliner FCU participates in Shared Branching-branch banking for credit unions-which allows our members to go into other participating credit unions and do transactions.

Any credit union that displays a "swirl" and CU Service Center signage is open to assist you with your transactions.

To find a location near you, visit www.cuservicenetwork.com or use the phone locator at 1-800-919-CUSC (2872).



Parking Reminder

Did you know Omaha Park One Garage on 1516 Douglas Street is a public parking garage? We offer parking reimbursement for up to 1 hour for our members! When you enter the garage, press the green button to receive a daily parking ticket. Simply bring your ticket with you when you visit the credit union and we will give you a cash reimbursement for up to 1 hour.

Keep your ticket because you will need it and cash to exit the garage.

Mark Your Calendar

Friday, January 1, 2010	New Year's Day	Closed
Monday, February 15, 2010	President's Day	Closed
Friday, April 2, 2010	Good Friday	Closed
Monday, May 31, 2010	Memorial Day	Closed
Monday, July 5, 2010	Independence Day	Closed
Monday, September 6, 2010	Labor Day	Closed
Thursday, November 25, 2010	Thanksgiving Day	Closed
Friday, November 26, 2010	Day after Thanksgiving	Closed
Friday, December 24, 2010	Christmas Eve	Closed
Friday, December 31, 2010	New Year's Eve	Closed

Happy Holidays!

Save with online bill pay

It's everywhere on the news today. Debt is up, consumer confidence is down, and the bills never seem to end. Wouldn't it be nice to finally hear some good news?

Well, we have some for you. Our online bill pay service can save you money and time. Here are four ways you can save with online bill pay:

Saving

The combination of holiday shopping and economic times can be a double whammy on your pocketbook. So every little bit of saving helps, right? When estimating the cost of personal checks, envelopes, stamps, and trips to the post office, some studies suggest you can save up to \$150 each year by using online bill pay.

Large Payments

We all have those large payments that are sometimes difficult to pay all at once. With online bill pay, you can schedule smaller payments more frequently. This is a simple yet efficient way to stretch your pocketbook.

Postage

Stamps cost \$.44 each. But online bill pay will send the payments for you and never charge you for the postage. Think about it; If you mail ten payments each month, you will spend over \$50 each year in postage. Stamps may not seem like much, but they add up over the course of a year.

Convenience

Online bill pay is a great time and money management tool. There's no need to remember multiple websites and passwords to pay your bills because it can all be paid within our secure website! In addition, it integrates with your online banking account to give you a complete history of your spending.

These are just a few ways you can save with online bill pay. Please visit our website or one of our locations to learn more about online bill pay.

Family and Eligible Co-Worker Reminder

Union Pacific Streamliner FCU encourages all of you to invite your Family and Eligible Co-Workers to join the credit union. We want them to experience the benefits of building a relationship that members will enjoy and value over a lifetime with our credit union.

Your family and eligible co-workers will earn better rates on savings or paying lower loan rates. Most importantly, they will start and develop a long relationship with our staff and credit union. During good and bad times, you can always count on Union Pacific Streamliner FCU to be there.

Encourage your Family and Eligible Co-workers to join us today!