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[www.omahadouglasfcu.org](http://www.omahadouglasfcu.org)

## New Main Office Open - Join the Celebration

Your credit union's new main office is now open at 8251 West Center Road (Corner of 82nd Avenue and West Center Road). To celebrate, we held a two-day Grand Opening celebration June 9th and 10th at the new facility including a Ribbon Cutting Ceremony (see below) on June 9th.

**BUT THE CELEBRATION ISN'T OVER!** Check our great **Grand Opening Specials**, available through July 31st at both locations. Get more out of your summer with the great rates and fantastic specials available at your credit union.

**PLANNING A SUMMER VACATION?** We have **discounted vacation loans as low as 8.50% APR<sup>1</sup>** - big savings over using your credit card.

**IN THE MARKET FOR A NEW OR USED VEHICLE OR AN RV?** Your credit union has **great rates plus get a \$25 gas card, road atlas and travel mug.<sup>2</sup>** Or shop our **special Car Sale for Omaha Douglas FCU members at Enterprise Car Sales** at 55th & L Street during July for **rates as low as 5.75% APR.<sup>4</sup>**

**DON'T HAVE AN OMAHA DOUGLAS FCU FREE CHECKING ACCOUNT?** Our checking accounts have **no monthly fee, come with a FREE debit/ATM card and FREE account access** with eBranch and Teledata-24 phone access. Plus, **open a new Omaha Douglas FCU checking account now and receive \$25 cash!<sup>3</sup>**

1 - Rate determined by individual creditworthiness. New money only. Offer good 06/01/06 - 08/31/06 with approved credit. Minimum \$750. Maximum term is 12 months. No relationship rate discounts apply. 2 - New money only. Rate determined by individual creditworthiness and available 06/01/06 thru 07/31/06 on new and used vehicle and recreational vehicle loans of \$15,000 and over with approved credit. Loans for less than \$15,000 will receive a road atlas and travel mug. 3 - Offer good on new checking accounts 06/01/06 thru 07/31/06. \$25 will be deposited into checking account after 90 days with satisfactory account history - no non-sufficient funds transactions. 4 - Rate determined by individual creditworthiness and available 07/01/06 - 07/31/06 only on vehicles purchased from Enterprise Car Sales, 5525 "L" Street, Omaha, NE. Loans for up to 100% of the purchase price. Additional rate discounts available for payroll payments and active checking account.

## Grand Opening Ceremony

### EXCITING NEWS FOR YOUR CREDIT UNION!

Omaha Douglas FCU's new main office, located north of the Cinema Center Theaters at 8251 West Center Road, is open for business. The new office features three drive-thru lanes and a drive-thru ATM. Members of the Board of Directors and Supervisory Committee joined the credit union staff, members and guests for a ribbon cutting ceremony on Friday, June 9th.

The 42nd & Center office has closed, however, the Civic Center office will remain open as a full service branch. For added convenience, members can use the ATM on the Harney level without being charged a transaction fee and we have installed a night depository to allow members to drop off deposits and loan payments at their convenience.

#### The new main office hours:

	MONDAY-FRIDAY	SATURDAY
Drive through	7:30 to 6:00	8:30 to 12:30
Lobby	8:30 to 5:00	Drive through only

#### The Civic Center branch new office hours:

MONDAY-FRIDAY 8:30 to 3:30

*(L to R): Facilities Committee members Geoff Goodwin, Board Chair; Cheri Albin, Director; and Ken Johnson, Director and Facilities Chair; along with Director Nancy Schober cut the ribbon.*



# SIX WAYS YOU BURN MONEY ON YOUR CAR

No one likes to waste money on a car. There's no limit to how much you can spend on a car. Likewise, there are no limits on how you can waste money on a car. But for starters, here's a list of six.

■ **NOT KNOWING YOURSELF.** Think hard about why you need a vehicle. How you use it and how long you intend to keep it will make a difference on which car to own and whether to buy an extended service agreement.

■ **NOT KNOWING YOUR CAR.** Read through your vehicle's owner manual and warranty information to learn about your rights as a customer and the manufacturer's maintenance recommendations.

■ **NOT PAYING ATTENTION.** Your car's gas gauge lets you know when you're low on fuel. But there are other less obvious signs when your vehicle needs attention, such as drips in your driveway, subtle smells, and squeals and rattles.

■ **NOT KEEPING TABS.** Have a notebook and pen in your glove compartment. When you sense trouble, jot down the symptoms, including date and mileage. Keep a log of service visits and repairs.

■ **NOT BEING CAREFUL.** Speeding, jackrabbit acceleration, and hard stops can waste up to 49 cents per gallon of your fuel efficiency, according to the U.S. Environmental Protection Agency. Aggressive driving also strains your tires.

■ **NOT SHOPPING AROUND.** For everything from the car you buy to the gas you put in it, it pays to look around for the best deal—which isn't always just the cheapest.

Of course, the key way to save money on a car is to get your financing at Omaha Douglas Federal Credit Union. Let us know when you're ready to shop and we'll help.

# ANNUAL MEETING

The 57th Annual Meeting of the Omaha Douglas Federal Credit Union was held on Thursday, April 28, 2006 at the German American Club with approximately 100 members and guests in attendance.

Re-elected to the Board of Directors for three year terms were: Ken Johnson, Tom Lind, and John Slobotski.

After the dinner and business meeting, bingo games were played. A great time was had by all.

## Omaha Douglas Federal Credit Union LOAN TERM AND INTEREST RATE SCHEDULE Effective July 1, 2006

Actual rates will vary according to the applicant's credit worthiness, loan term and security. Actual rate will be determined after the loan application is submitted and processed.

LOAN TYPE	RATES AS LOW AS <small>(Annual Percentage Rate)</small>	MAXIMUM TERM	ESTIMATED MO. PAYMENT* <small>(per \$1000 borrowed)</small>
Personal/Signature	10.50%	Up to 36 Months	\$32.50
New Motor Vehicles	5.00%	Up to 36 Months	\$29.97
	5.50%	37 to 72 Months	\$16.34
Used Motor Vehicles	6.25%	Up to 36 Months	\$30.54
	6.75%	37 to 60 Months	\$19.68

The above rates will also be discounted as follows:\*\*

- .25% for Payroll Deduction or Direct Deposit payments (*does not include payments made by internal transfer unless member has Direct Deposit*).
- .25% for accounts with active checking account (*account must be open at least 3 months with no history of overdrafts in the last three months*).

\* Payment estimates based on listed rates and maximum terms.

\*\* Minimum rate (including discounts): 4.00% APR. Maximum rate: 18.00% APR

## SCHEDULE OF FEES

Effective July 1, 2006

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

Replace ATM card	\$5.00 each	Deposited checks and other items returned unpaid (each)	\$25.00
ATM cash withdrawal from checking account (Checking Plus, Club 55 or Budget Checking.) This fee applies to your checking account.	\$1.00 per withdrawal	Overdraft (each debit or check paid)	\$25.00
ATM cash withdrawal from savings account. This fee applied to your savings account.	\$1.00 per withdrawal	Non-sufficient fund item (each)	\$25.00
ATM deposit to any account	\$1.00 per deposit	Garnishments	\$15.00
ATM inquiry from any account	\$.75 per inquiry	Executions	\$15.00
ATM transactions made at any Cash Corner or other designated ATM will not be assessed a fee.		Levies	\$15.00
Check printing (fee depends on style ordered)		Account research	\$15.00 per hour
Counter check	\$3.00 if payable to a third party	Account balancing assistance	minimum one hour \$15.00 per hour
Travelers checks	\$.50 per \$100.00 checks	Stop payments (all items)	minimum one hour \$20.00
Money orders	\$1.00 each	Wire transfer	
E-Bill Pay	\$4.95 per month up to 10 bills \$.37 for each bill thereafter	Outgoing domestic	\$15.00
An account is considered dormant if for 18 months no transaction activity other than credited dividends have been made to the account, and there is less than \$100.00.		Outgoing foreign	Actual cost
The fee for a dormant account is \$5.00 per quarter		Statement copy	\$2.00
		Account activity printout	\$2.00
		Copy of check	\$3.00 each
		Automatic transfer (savings to checking)	\$5.00 in excess of six per month

# Ask Questions to Avoid Fake-Check Scams

Fake checks are making it tougher to tell if someone is offering you a real deal or just another scam. The crooks creating the latest fake checks often call or e-mail victims to tell them they have won a sweepstakes or inherited money. The crook invents an excuse to explain why the check is written for an amount larger than the total owed to the recipient. To get faster access to the funds, the crook advises the recipient to accept the too-large check and wire back the "excess" amount.

Because the check appears real, some financial institutions let the recipient withdraw funds immediately. The recipient then wires the "excess" funds to the crook. When the scam is discovered, the financial institution typically withdraws the amount of the check from the victim's account. Meanwhile, the victim loses the amount sent by wire transfer, often thousands of dollars.

## Three key questions will protect you from many scams.

**1. Why would anyone send you more money than you're due?** Just asking the question is a reminder that you rarely get something for nothing.

**2. Why do you need that information?** When anyone asks for personal information—check routing numbers, driver's license numbers, Social Security numbers, or other data—ask why it's required. Unless you're convinced by the answer, refuse to provide it. Never provide information when someone else originates the transaction or request for information.

**3. Is this check genuine?** Even cashier's checks can be faked. Contact the issuing financial institution to verify information. Don't rely on the phone number listed on the check, it may be fake as well.

## Online Auction at [www.ebidforkids.com](http://www.ebidforkids.com)

Browse, click and bid online for some great items with all proceeds benefiting Children's Miracle Network. You'll find everything from dining and entertainment, golf outings, and vacations to one of kind and collectible items such as a \$1 bill autographed by billionaire Warren Buffet. Bidding starts July 5th and ends July 21st. Log on and register for your own secure username and password then bid for the kids.

## Recipes Needed for Cookie Cookbook

**ATTENTION BAKERS!** We need your best cookie and dessert bar recipes for a fundraising cookbook. Cookbooks will go on sale at the credit union in October.

**Recipe Submission Deadline is July 21.**

Pick up a form at the credit union or  
Submit a recipe online:  
[www.typensaveonline.com](http://www.typensaveonline.com)  
and enter the following:  
**Contributor:** Your name  
**Group Login:** cu4kids  
**Password:** n2kjg

## Holiday Closings

Your credit union will be closed in observance of:

**LABOR DAY:** Closed Monday, September 4th

## Volunteers & Staff

### Board of Directors

Geoffrey Goodwin, Chair  
Cheri Albin, Vice Chair  
Nancy Schober, Secretary-Treasurer  
Don Drazdys  
Ken Johnson Sr.  
Tom Lind  
Dan Silvis  
John Slobotski  
Alan Thelen

### Supervisory Committee

Kit Diesing, Chairman  
Patricia Olender, Secretary  
Beverly Gonzalez  
Sue Preiner  
Sharon Zadina

### Staff

Tammy J. Nelson, President  
Ronda Graalfs, Vice President  
Nancy Sudmann, Assistant V.P.  
Terri Rieser, Assistant V.P.  
Rosa Milan, Loan Officer  
Becky McDowell, Accounting Asst.  
Beth Hansen, Branch Supervisor  
Laytoria Booker, Teller  
Gloria Bradley, Teller  
Joyce Klepfer, Teller  
Amber Latoza, Teller  
Patti Scarpino, Teller  
Joni Waldron, Teller

## CU Hours

**Main Office - 8251 W. Center Rd.:**

**MONDAY-FRIDAY**

Drive through 7:30 am to 6:00 pm  
Lobby 8:30 am to 5:00 pm

**SATURDAY**

Drive through only 8:30 am to 12:30 pm

**Civic Center Office - 1819 Farnam:**

**MONDAY-FRIDAY 8:30 am to 3:30 pm**

# FINANCIAL DECISIONS AFTER A DEATH

Faced with the death of a loved one, many survivors find it difficult to think clearly and don't know where to start with financial decisions and responsibilities. The following information provides suggestions to help family members cope with the financial tasks that lie ahead.

## BEFORE THE FUNERAL

- Contact authorities immediately so the death certificate can be filed. Notify the police if the person died at home. Ask medical personnel whom to call if the person died in a medical facility.
- Notify family, friends, and other key individuals. Call the deceased's attorney and ask about important estate planning documents such as a will and letter of instruction.
- Contact the Social Security Administration about the possibility of a one-time death benefit payment to the surviving spouse and minor children.
- Notify the deceased's employer to start the process of employee benefit payments—final paycheck, accrued vacation and sick leave, pension, life insurance, accident insurance, etc. If the deceased was a veteran, call the Department of Veterans Affairs and ask about burial assistance and other benefits.
- Determine whether payment arrangements had been made through a trust account, life insurance policy, or funeral home.

## AFTER THE FUNERAL

- Read the will as soon as you can after the funeral, if not before, to determine how property is to be distributed after paying expenses, taxes, and debts. The will names an executor as well as a guardian for minor children. If there is no will, the court will appoint an administrator to settle the estate.

- Contact the courthouse to request additional certified death certificates. You'll need certified copies each time you apply for death benefits or when names need to be changed on financial accounts or other legal documents.

- Make a file for the documents you need for filing claims. Having this paperwork in one place will help ease your stress:

- Death certificates
- Deceased's SSN
- Spouse's/minor children's SSNs
- Military service/discharge records
- Credit card and debt information
- Marriage license/divorce records
- Certified birth certificates/adoption papers for each family member
- Financial institution records, account numbers, and safe deposit box information
- Employment benefit and pension records
- Citizenship papers
- Insurance policies
- Will or trust documents
- Property records
- Investment records
- Recent tax returns

- Contact the deceased's financial institution to discuss how names are listed on accounts, whether you can access money from those accounts, and whether there is a safe deposit box. A death certificate may be required to change accounts.

- Contact investment advisers and insurance agents. File claims to receive death benefits from life insurance policies.

- Ask your accountant or tax attorney about filing tax returns.

Finally, consider compiling your own financial notebook to help family members figure out your financial affairs in the event of serious illness, injury, or death. Include medical directives, letters of instruction and the other items listed above

Omaha Douglas Federal Credit Union can help you through life's unforeseen events. Call us for all your financial needs.

## PRIVACY POLICY

Omaha Douglas Federal Credit Union is committed to making available financial products and services that will enable you to meet your financial needs and reach your financial goals. Protecting personal information and using it in a manner consistent with your expectations is a high priority for everyone associated with our credit union.

As a member of our credit union, you also have a responsibility to safeguard your financial information.

To ensure that members can rely upon the quality of products and services we make available, Omaha Douglas Federal Credit Union stands behind the following privacy policy:

- Your credit union will collect only the personal information that is necessary to conduct our business. That means just what is necessary to provide competitive financial products and services – no more.
- Your credit union will protect your personal information. Your credit union will maintain strong security controls to ensure that member information in our files and computers is protected. Where appropriate, we will use security-coding techniques to protect against unauthorized access to personal records, ensure accuracy and

integrity of communications and transactions, and protect member confidentiality.

- You will always have access to your information. As a member of our credit union, you will have the opportunity to review your information and make necessary changes to ensure that our records are complete and accurate.
- Your credit union will only share information when absolutely necessary. We will only share information to administer the products and services we provide, when required to do so by the government, or when we partner with other businesses to offer a broader array of products and services.
- Your credit union will partner only with businesses that follow strict confidentiality requirements. The businesses we select will offer products designed to enhance our members' economic well-being. Under no circumstances will we authorize these firms to charge your accounts without your express consent, and we will not sell member information to telemarketing firms.
- Your credit union will offer you a choice in how your information is used. Any member of our credit union may elect to keep their information from being shared with our business partners. We will inform you on how to exercise your choice and we will take all reasonable steps to make sure your requests are followed. At least once a year, we will remind all members of their right to choose.