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

## HELP GUIDE YOUR CREDIT UNION

Did you know that your credit union Board of Directors consists of volunteers elected from the membership? As a member of Omaha Douglas Federal Credit Union, you have a vote in who serves on the Board of Directors. You can even run for a position on the Board. The Board has the responsibility of directing credit union activities and policies.



This year, three three-year positions on the Board will be contested and nominations are now being accepted.

If you're interested in running for a seat on the Board of Directors, you should be prepared to make a commitment to attend a monthly meeting (about one to two hours in duration) to monitor the financial condition of the credit union and ensure continued sound operation; approve interest rates and dividends; establish policies for products and services; approve plans and budgets and monitor their implementation; hire, supervise and evaluate the chief executive officer; and work with others to help the credit union provide the best possible service to its members.

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## Turn to Someone YOU CAN TRUST

*"People helping people"* is the philosophy on which credit unions were built. More consumers are discovering that credit unions have some important characteristics that set them apart from other financial institutions, such as personal service and customer advocacy.

A Forrester Research Inc. study "Winning the Changing Financial Consumer," shows that consumers often are wary of doing business with large profit-driven financial organizations—they believe these companies only are interested in their own bottom lines. Members trust their credit unions, which are not-for-profit organizations. Members know the people at their credit union care about them and have the members' best interest at heart.

When you become a member of Omaha Douglas Federal Credit Union, you'll always have a place where you belong. We offer a wide variety of programs and services designed to meet the unique needs of our members. Our member-focused staff will be here to assist you face to face, and answer any questions you may have.

Whether it's to open a new account, to ask about a loan, or for any of your financial needs, stop in and see us today. We are here for you.

*If you are interested in running for the Board of Directors, contact a member of the Nominating Committee for a nomination resume.*

Bev Gonzalez 444-7184  
Geoff Goodwin 444-5105  
Nancy Schober 444-5416

Nominations must be submitted to a member of the committee or to the credit union by January 31, 2006. Nominations may also be added to the ballot until January 31, 2006 if accompanied by signatures of 1% (48) of the membership.

Names of all nominees will be posted in the credit union office by March 15, 2006. If there are more nominees than open positions, the voting will be held for two weeks prior to the Annual Meeting.

Members may also vote at the Annual Meeting on Thursday, April 27, 2006. Look for more details about the Annual Meeting in our next newsletter.



## CAR BUYING TIPS

### Preapproval Makes Car Shopping Easy

Take charge of vehicle shopping and you'll be in the driver's seat. Visit us before you shop and you'll be more prepared for the adventure. By getting preapproved for a loan before you shop, you'll know exactly what you can afford and what price range to tell the dealer you're looking for. Getting preapproved for your loan is a smart move, because credit unions generally offer lower rates than banks and dealerships on used- and new-vehicle loans.

We're here for all your auto financing needs. Stop by Omaha Douglas Federal Credit Union or call either office today.

### Smart Research for Your Next Car or Truck

Thinking about taking advantage of Omaha Douglas Federal Credit Union's great interest rates to finance a new car or truck? If so, be sure to make use of the many online resources available to help you find the vehicle of your dreams. Here are just a few:

**Kelley Blue Book at [www.kbb.com](http://www.kbb.com):** Find a vehicle's blue book value and money-saving advice about new- and used-vehicle shopping.

**CarFax at [www.carfax4cu.com](http://www.carfax4cu.com):** In the market for a used car? Enter the vehicle's vehicle identification number (VIN) in CarFax's database to look up the vehicle's history.

**Green Vehicle Guide at [www.epa.gov/greenvehicles](http://www.epa.gov/greenvehicles):** Find the cleanest, most fuel-efficient vehicle that meets your needs on this site from the U.S. Environmental Protection Agency. Find and compare fuel economy and air pollution information for all vehicles in the U.S. Buy a cleaner vehicle to help prevent pollution while saving money by using less fuel.

### Omaha Douglas Federal Credit Union LOAN TERM AND INTEREST RATE SCHEDULE Effective January 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<br><small>(Annual Percentage Rate)</small> | MAXIMUM TERM    | ESTIMATED MO. PAYMENT*<br><small>(per \$1000 borrowed)</small> |
|---------------------|--|-----------------|--|
| Personal/Signature  | 10.00%   | Up to 36 Months | \$32.27  |
| New Motor Vehicles  | 4.50%  | Up to 36 Months | \$29.75  |
|                     | 5.00%  | 37 to 72 Months | \$16.11  |
| Used Motor Vehicles | 5.75%  | Up to 36 Months | \$30.31  |
|                     | 6.25%  | 37 to 60 Months | \$19.45  |

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

### Now Available at Your Credit Union

## GAP INSURANCE

Most cars depreciate by thousands of dollars as soon as they are purchased. And if your vehicle is stolen, accidentally damaged beyond repair, or otherwise declared a total loss, you will still be liable to pay the difference, the "gap" between the insurance settlement and your loan balance.

Guaranteed Asset Protection (GAP) is coverage that pays the difference between your primary insurer's settlement and the loan balance on items directly related to the purchase of the vehicle.

GAP insurance is low cost coverage for a potentially high cost expense. The premium is added right to your loan balance.

### WHEN IT COMES TO FINDING THE PERFECT GIFT, VISA GIFT CARDS ARE MAGICAL

They're the convenient, simple choice for busy shoppers. Whether it's a holiday, a birthday, a wedding, or any occasion — for young or old or in between — a Visa Gift Card is just the trick! Purchasing Gift Cards is as simple as determining the gift amount - it's that easy! Gift Cards are the perfect gift because they're safer than cash, easy to use, and can be used anywhere Visa debit cards are accepted.

# Don't Get Hooked by a Phishing Attack

If you have Internet access, you may be under attack—a phishing attack, that is. This high-tech scam involves three components:

**Spoofing** is creating a replica of an existing Web site.

**Spamming** is unsolicited, or “junk” e-mail.

**Phishing** is the act of using spoofing and spamming to lure unsuspecting victims, hoping to deceive you into disclosing your Social Security number, credit card and checking account numbers, passwords, or other sensitive information.

**The Federal Trade Commission recommends the following tips to help you avoid getting hooked:**

1. If you get a pop-up or e-mail message requesting personal or financial information, don't reply or click on the link in the message. Legitimate companies won't ask for this information.
2. Be cautious about opening attachments or downloading files from e-mail messages.
3. Never send personal information via e-mail. Look for a closed padlock at the bottom of your browser window, or a URL that begins with “https”—the “s” stands for secure. However, some phishers forge these security icons.
4. Review statements for accuracy as you receive them. If they're late, call the company to confirm billing address and balance.
5. Use antivirus software and keep it up-to-date. Run a firewall, particularly if you have a broadband connection. Take advantage of free software “patches.”
6. Report suspicious activity to the FTC at [www.ftc.gov](http://www.ftc.gov), and forward suspicious messages to [spam@uce.gov](mailto:spam@uce.gov).

## Holiday Closings

Your credit union will be closed in observance of:

**MARTIN LUTHER KING, JR. DAY:**

*Closed Monday, January 16th*

**PRESIDENTS DAY:**

*Closed Monday, February 20th*

## Volunteers & Staff

### Board of Directors

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

### Supervisory Committee

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

### Staff

Tammy J. Nelson, President  
Ronda Graalfs, Vice President  
Nancy Sudmann, Assistant V.P.  
Terri Rieser, Assistant V.P.  
Dorothy Halamek, Assistant V.P.  
Rosa Milan, Branch Assistant  
Becky McDowell, Accounting Asst.  
Laytoria Booker, Teller  
Marj Krawczyk, Member Support  
Patti Scarpino, Teller  
Joni Waldron, Teller  
Beth Hansen, Teller

## CU Hours

### Main Office

Mon - Fri: 8:00 a.m. - 4:30 p.m.  
Saturday: Closed

### Branch Office

Mon - Fri: 7:30 a.m. - 5:30 p.m.  
Saturday 9:00 a.m. - 1:00 p.m.



## NO-FEE ATM LOCATIONS

### 27 NEW ATMS ADDED AT WALGREENS IN OMAHA & LINCOLN

Use your Omaha Douglas FCU Check Card or ATM Card at these locations with no surcharge fee.

#### IOWA

Madison Ave Quik Stop - 1836 Madison Ave, C.B.  
Atherton's 66 - 2900 W. Broadway, C.B.  
Sunshine Mart - 3606 9th Ave., C.B.  
Phillips 66 - 1001 Locust Street - Carter Lake

#### LINCOLN

##### WALGREEN'S LOCATIONS:

|                           |                          |
|---------------------------|--------------------------|
| 2600 S. 48th St., Suite 7 | 1404 Superior St.        |
| 1301 O St.                | 2630 Pine Lake Rd.       |
| 5701 Village Dr.          | 4000 S. 70th St.         |
| 7045 O St.                | 8300 Northern Lights Dr. |
| 2502 N 48th St.           |                          |

#### OMAHA - METRO AREA

D.J.'S - 6818 S. 13<sup>th</sup> St. \* = Drive up machine

J-N-J Express -- 3009 Parker St.

Lane's Shell - 8724 N. 30<sup>th</sup> St.

J-N-J Grocery - 3301 California

All American Shell - 4219 N. 60<sup>th</sup> St.

\* Tower Plaza - 499 N. 78<sup>th</sup> St.

Rite Way Food Plaza - 4334 S. 84<sup>th</sup> St.

Bushy John's (formerly Sud's City) - 10702 "Q" St.

Rick's Convenience Plus (Shell) - 2920 S. 120<sup>th</sup> St.

Big Red Mini Mart - 13525 Millard Ave.

\* Convenient Food Mart - 1902 N. 144<sup>th</sup> St.

West Center Service Center - 15949 W. Center Rd.

Brentwood Square - 8006 S. 84<sup>th</sup> St.

##### WALGREEN'S LOCATIONS:

|   |                                     |
|---|-------------------------------------|
| 3001 Dodge St.                          | 18040 R Plz.                        |
| 4310 Ames Ave.                          | 10725 Fort St.                      |
| 3701 N. 132nd St.                       | 7151 Cass St.                       |
| 5062 S. 155th St.                       | 2323 L St.                          |
| 3121 S. 24th St.                        | 2605 S. 171st St.                   |
| 6101 NW Radial Hwy.                     | 9001 W. Center Rd.                  |
| 13155 W. Center Rd.                     | 15525 Spaulding Plz.                |
| 225 N. Saddle Creek Rd.                 | 6905 S. 36th St. -- <i>Bellevue</i> |
| 1802 Galvin Rd South -- <i>Bellevue</i> | 8380 Harrison St. -- <i>LaVista</i> |

##### OMAHA DOUGLAS FCU OWNED ATM LOCATIONS:

7809 "F" St. - City of Omaha Impound Lot  
4102 Woolworth - Douglas Co. Health Center  
1819 Farnam St., Harney Level - Omaha Douglas Civic Center

*ATM locations may change without notice.*

**ATTENTION:** Eddy's - 15629 W. Center Rd. & ALPS - 5100 S. 36th St.

as of January 1, 2006 are no longer in the Cash Corner network.

You will be charged a fee for using those ATMs.

*Current ATM listings: [www.omahadouglasfcu.org](http://www.omahadouglasfcu.org) and click on "Services" then "ATM Cards".*

**GIFT GIVING...**  
**FAMILY FEAST...**  
**TRAVELING...**

*Holiday expenses can really add up.*

## HOLIDAY LOANS

Available through January 31st as low as

**8.25% APR\***  
for up to 12 months

\*Subject to credit approval and normal underwriting guidelines including signature limit. Actual rate may vary based on individual applicant's creditworthiness. Minimum \$750 new money. Estimated monthly payment per \$1,000 borrowed is \$87.11. See the credit union for details. No rate discounts apply.