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INTERNATIONAL CREDIT UNION DAY

JOIN US THURSDAY, OCTOBER 18th FOR REFRESHMENTS!

This year's International Credit Union Day® theme is "Together We're Better," recognizing the progress made around the world as credit unions continue to work together. Regardless of the country in which they live, credit union members are discovering their commonalities. And with the exchange of new ideas, credit unions reach more members and offer better services for everyone.

Credit Unions aren't about profits, they're about people. That's because credit unions are not for profit and locally owned by the members they serve.

As a credit union member, you benefit from fewer and lower fees, higher savings rates, lower loan rates and unparalleled personal service. We measure our success by your success. That's the credit union difference.



Since 1948, ICU Day has been celebrated on the third Thursday of October. The day is set aside to reflect upon the credit union movement's history and to promote its achievements. The ultimate goal is to raise awareness about the great work that credit unions are doing and give members the opportunity to get more involved. Join your credit union and credit union members throughout the world as we celebrate what it means to be a credit union member.

HOLIDAY LOANS

We want you to enjoy the holiday season and all it has to offer - shopping, travel, decorations - without worrying how you are going to pay for it all. A low rate holiday loan from your credit union is a better alternative to using high rate credit cards to finance your celebration.

**Borrow \$750
or more for
12 months
at rates as low as
8.75%***



*Offer available October 18, 2007 - January 31, 2008. Rates subject to individual creditworthiness. Estimated monthly payment per thousand borrowed is \$87.34. Minimum \$750 new money. Maximum term is 12 months. No additional rate discounts apply.

LETTERS FROM SANTA!

ONLY \$3.00

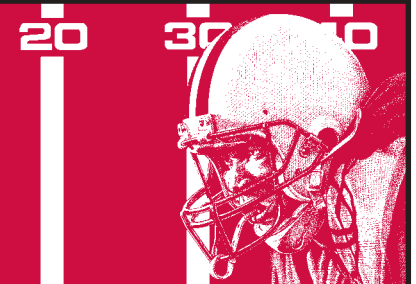
Send your little loved ones a personalized letter from Santa. Proceeds benefit Children's Miracle Network.

ORDER DEADLINE IS NOVEMBER 27th.

See the credit union for details.



TAILGATE PARTY NOV. 8th



Join us for a Credit Unions for Kids tailgate party!

THURSDAY, NOVEMBER 8th

11:30 am - 1:30 pm

Civic Center, Room 702

All Meals Include chips, soft drink & dessert

- Home Made Chili \$4.00
- Bratwurst \$5.50
- Bratwurst & Chili \$6.00

All proceeds will benefit Children's Miracle Network.

IT'S BACK! BOWLATHON

Sunday, Oct. 28th • Western Bowl

\$15 - 16 & Under; \$20 - Adults

Gather your friends and family and head to Western Bowl on Sunday, October 29th. Entry fee includes 2 games, pizza and beverages, plus prizes.



THE DEADLINE IS OCTOBER 19th.

Proceeds benefit Children's Miracle Network.

NO-FEE ATM LOCATIONS

Council Bluffs Locations

Lake Side Ampride 4040 So Expressway
Madison Ave Ampride 1836 Madison Ave
Atherton's 66 2900 W. Broadway

Omaha Locations

OMAHA DOUGLAS FCU 8251 West Center Rd (Drive Up)
Omaha Douglas Civic Center 1819 Farnam St, Harney Level
City of Omaha Impound Lot 7809 F St
Douglas Co. Health Center 4102 Woolworth Ave
Douglas Co. Correctional Center 710 S. 17th St (Staff Only)
Rite Way Food Plaza 4334 South 84th St
Rick's Convenience Plus 2920 South 120th St
Lane's Shell 8724 North 30th St
Big Red Mini Mart 13525 Millard Ave
All American Shell 4219 North 60th St
Brentwood Square (Walk-up) 8004 South 84th St
K-N-J Express 3009 Parker St
K-N-J Grocery 3301 California
D. J.'s 6818 South 13th St
West Center Service Center 15949 West Center Rd
Phillips 66 1001 Locust St – Carter Lake
Walgreen's 4310 Ames Ave
Walgreen's 10725 Fort St
Walgreen's 7202 N 30th St
Walgreen's 3005 Lake St
Walgreen's 5038 Center St
Walgreen's 9001 Blondo St
Walgreen's 8380 Harrison St
Walgreen's 18040 R Plaza
Walgreen's 6101 NW Radial Hwy
Walgreen's 3701 North 132nd St
Walgreen's 1802 Galvin Rd South, Bellevue
Walgreen's 9001 West Center Rd
Walgreen's 7151 Cass St
Walgreen's 2323 L St
Walgreen's 5062 S. 155th St
Walgreen's 6905 S. 36th St, Bellevue
Walgreen's 3001 Dodge St
Walgreen's 2605 S. 171st St
Walgreen's 15525 Spaulding Plaza
Walgreen's 3121 S. 24th St
Walgreen's 13155 West Center Rd
Walgreen's 8989 West Dodge Rd
Walgreen's 225 N. Saddle Creek Rd
Walgreen's 5225 N 90th St
Walgreen's 499 N. 78th St
Tower Plaza (Drive-Up) 1902 N. 144th St
Convenient Food Mart (Drive-Up)

Lincoln Locations

Walgreen's 2600 S. 48th St, Suite 7
Walgreen's 1301 O St
Walgreen's 5701 Village Dr
Walgreen's 7045 'O' St
Walgreen's 2502 N 48th
Walgreen's 1404 Superior St
Walgreen's 2630 Pine Lake Rd
Walgreen's 4000 S. 70th St
Walgreen's 8300 Northern Lights Dr
Walgreen's 4811 O St
Walgreen's 5500 Red Rock Lane

ATTENTION CHRISTMAS CLUB MEMBERS:
Christmas Club Account funds will be automatically transferred to your savings account on October 1st.

Omaha Douglas Federal Credit Union LOAN TERM AND INTEREST RATE SCHEDULE

Effective October 1, 2007

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 | MAXIMUM | ESTIMATED |
|---------------------|---|-----------------|--|
| | LOW AS <i>(Annual Percentage Rate)</i> | TERM | MO. PAYMENT* <i>(per \$1000 borrowed)</i> |
| Personal/Signature | 10.75% | Up to 36 Months | \$32.64 |
| New Motor Vehicles | 5.25% | Up to 36 Months | \$30.09 |
| | 5.75% | 37 to 72 Months | \$16.46 |
| Used Motor Vehicles | 6.50% | Up to 36 Months | \$30.66 |
| | 7.00% | 37 to 60 Months | \$19.81 |

**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

HOLIDAY CLOSINGS

Your credit union will be closed:

COLUMBUS DAY - Monday, Oct. 8th

VETERANS' DAY - Monday, Nov. 12th

**THANKSGIVING - Thursday, Nov. 22nd
Friday, Nov. 23rd (Civic Center closed/82nd &
Center open)**

**CHRISTMAS - Monday, Dec. 24 (close at 2 pm)
Tuesday, Dec. 25th - closed**

NEW YEAR'S - Tuesday, January 1st