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RESEARCH, PLAN, AND BUDGET FOR THAT SPECIAL VACATION

There are myriad ways to vacation, so to make the best use of your precious time and dollars, plan ahead. Start by deciding what you can afford, and then figure out what you want from the vacation. Do you want total relaxation? Intense sightseeing? Adventure? Something else?

Then research likely destinations. You can do your own online research using search engines like Google.com or Yahoo.com, or try one-stop travel sites like Expedia.com, Travelocity.com or Orbitz.com.

You may consider consulting a professional travel agent. There's no charge to you, and it could save significant time. If you do, make sure the agent is reputable. Ask family and friends for recommendations, and find out how long the agency's been in business.

After determining your ideal destination, consider these tips to get the most for your money:

- * Book your flight and hotel together as a package; the rates often are lower.
- * Search for airfare sales on Tuesday evenings when airlines typically release new ones.
- * If your dates are flexible, look for last-minute airfare deals.
- * Consider all-inclusive resorts or cruises where accommodations and meals are included as a package.
- * Avoid peak travel times—summer and holidays—because airfares and hotel rates are generally at a premium then.
- * If you have a rental car, you can drive and stay at a hotel outside an urban center where hotel rates often are lower.
- * Hotels that cater to business travelers often are under booked on weekends and offer discounts, so check those rates.
- * When you book any travel arrangements, read the fine print and avoid hidden costs. Most travel agencies and online travel services include airfare and/or hotel taxes and fees in the total price you agree to, but be sure to ask.
- * Be aware of extra charges, like fees for hotel telephone or Internet use, or inflated minibar prices.

And, for help financing that special vacation, contact us today to apply for a Vacation Loan.

Get Away with a Vacation Loan

Get away from it all with a vacation loan from your credit union. Our great loan rates mean more spending money in your pocket.

Rates as low as

8.5%*

Now through
August 31st.



**Call 444-5999
To Apply Today**

*Offer available 06/01/07 - 08/31/07 with approved credit. Actual rate based on individual creditworthiness. \$750 minimum new money. Twelve month maximum term.

ANNUAL MEETING

The 58th Annual Meeting of the Omaha Douglas Federal Credit Union was held on Thursday, April 26, 2007 at the German American Club with approximately 85 members and guests in attendance.

Re-elected to the Board of Directors for three year terms were: Don Drazdys, Alan Thelen and Dan Silvis.

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

TIME TO UPDATE?



If your home is screaming for a new look, come to your credit union for a great deal on a

HOME EQUITY LOAN

Whether you're looking to make minor improvements or completely remodel, we have great rates and the financing you'll need. Visit us today!

NEW! MORTGAGE OPTIONS APPLY ONLINE

- 15 -30 Year Mortgages
- Construction Loans
- Lot Loans

Review your options or apply online at
www.centennial-lending.com



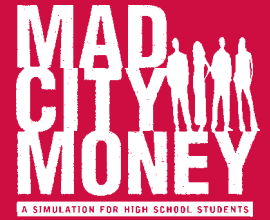
FREE Teen Money Management Seminar

The Wiser Member Series, a cooperative credit union effort to education members on important financial issues, will present **MAD CITY MONEY**, an interactive, real-life simulation designed to teach teens budgeting and basic money management in a fun setting.

Each participant will be given an occupation, salary, spouse, child, student loan debt, credit card debt, and medical expenses. Teens will then move about the MAD CITY stations to purchase housing, food, transportation, clothing, and other needs while trying to stay within budget.

SEATING IS LIMITED

Due to the interactive nature, each session will be limited to 35 teens (parents are welcome to accompany them). Registrations will be accepted on a first come, first served basis. Should we receive more registrations than allowed at the sessions, a waiting list will be formed and additional sessions may be added.



IT'S INTERACTIVE.
IT'S EXCITING.
IT'S CHALLENGING.

We'll Give You:
A Job, Salary, Spouse, Kids?

Move Around
"Mad City" to Get:
A Car, Clothes, Food & More

But Can You
Stay On Budget?

TWO SESSIONS TO
CHOOSE FROM:

Tuesday, July 17th
5:30 p.m. - 8:00 p.m.

Saturday, July 21st
10:00 am - 12:30 p.m.

Both Sessions Held at
NCHS - 4939 S. 118th Street

All teens (and parents)
MUST REGISTER ONLINE
by **Tuesday, July 10th**
at www.nebraskacreditunions.org



RED HOT SUMMER SPECIALS

Available
July 1st thru
September 30th!

LOAN INTEREST REBATE

For a limited time, get a **RED HOT** deal on a loan at your credit union and **WE'LL MAKE IT EVEN HOTTER!**

For every loan you close before September 30th will get you entered into a drawing to **RECEIVE A REBATE ON YOUR FIRST YEAR'S LOAN INTEREST, UP TO \$500!***

*Subject to credit approval. Loan must be closed July 1 - September 30, 2007. Excludes all mortgage loans, student loans and Visa credit cards. Winner will receive a rebate of up to \$500 of accrued interest at the end of the first year of the loan. Member must be current on their loan to receive rebate.

VISA CREDIT CARD ACCOUNTS

During the **RED HOT SUMMER SPECIALS**, any member approved for a new Omaha Douglas FCU Visa credit card will receive a **FREE GIFT** based on their approved limit.

Members approved for a
\$2,000 or higher credit limit
will receive a **QUAD CHAIR**

Members approved up to
a \$2,000 credit limit will
receive a **ROAD ATLAS**

MORTGAGE LOANS & HOME EQUITY

Get a **RED HOT** rate on a Mortgage or Home Equity loan, plus have your name entered into a drawing for a chance to

**WIN A HOME DEPOT GIFT CARD WORTH
1% OF THE VALUE OF YOUR LOAN
(UP TO \$250.00!)***

*Subject to credit approval. Winner will be drawn after promotion ends September 30, 2007. Winner will receive a Home Depot gift card valued at the lesser value of \$250.00 or 1% of the new money portion of the loan amount. Loan must be current for the member to be awarded the gift card.



Holiday Closings

Your credit union will be closed in observance of:

INDEPENDENCE DAY:

Closed Wednesday, July 4th

LABOR DAY:

Closed Monday, September 3rd

Volunteers & Staff

Board of Directors

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

Supervisory Committee

Sharon Zadina, Chairman
Sue Preiner, Secretary
Kit Diesing
Dena Kowal
Patricia Olender

Staff

Tammy J. Nelson, President
Ronda Graalfs, Vice President
Terri Rieser, Assistant V.P.
Rosa Milan, Loan Officer
Becky McDowell, Accounting Asst.
Beth Hansen, Branch Supervisor
Gloria Bradley, Teller
David Faust, Teller
Bev Gonzalez, Teller
Dalia Hampton, Teller
Barb Lovercheck, Teller
Patty 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 4:30 pm

SCHEDULE OF FEES Effective July 1, 2007

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
ATM cash withdrawal from checking account (Checking Plus, Club 55 or Budget Checking.) This fee applies to your checking account.		\$1.00 per withdrawal
ATM cash withdrawal from savings account. This fee applied to your savings account.		\$1.00 per withdrawal
ATM deposit to any account		\$1.00 per deposit
ATM inquiry from any account		\$.75 per inquiry
ATM transactions made at any Cash Corner or other designated ATM will not be assessed a fee.		
Check printing (fee depends on style ordered)		
Counter check	\$3.00 if payable to a third party	
Travelers checks		\$.50 per \$100.00 checks
Money orders		\$1.00 each
E-Bill Pay	\$4.95 per month up to 10 bills	
		\$.37 for each bill thereafter
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.		
The fee for a dormant account is \$5.00 per quarter		
Deposited checks and other items returned unpaid (each)		\$25.00
Overdraft (each debit or check paid)		\$25.00
Non-sufficient fund item (each)		\$25.00
Garnishments		\$15.00
Executions		\$15.00
Levies		\$15.00
Account research	\$15.00 per hour	minimum one hour
Account balancing assistance	\$15.00 per hour	minimum one hour
Stop payments (all items)		\$20.00
Wire transfer		
Outgoing domestic		\$15.00
Outgoing foreign		Actual cost
Statement copy		\$2.00
Account activity printout		\$2.00
Copy of check		\$3.00 each
Automatic transfer		\$5.00
(savings to checking)	in excess of six per month	

Omaha Douglas Federal Credit Union LOAN TERM AND INTEREST RATE SCHEDULE Effective July 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 LOW AS (Annual Percentage Rate)	MAXIMUM TERM	ESTIMATED MO. PAYMENT* (per \$1000 borrowed)
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

OMAHA DOUGLAS FCU 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.