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www.omahadouglasfcu.org

Introducing Two New Services

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.

PREPAID VISA CARDS

Your credit union now offers prepaid Visa cards. Load any amount onto the card and use it anywhere Visa is accepted. Great for traveling or as a tool to teach kids money management skills.



27 NEW NO-FEE ATMS ADDED AT WALGREEN'S IN OMAHA & LINCOLN

See the back page of this newsletter for a complete list of No-Fee ATM locations.

International Credit Union Day Celebrates "Members Make It Happen"

For 55 years, credit unions have set aside the third Thursday in October to celebrate International Credit Union Day. Each year, it gives us an opportunity to remember our proud history as we promote understanding and support for the credit union difference.

In 1848, Friedrich Raiffeisen, mayor of Flammersfeld, Germany conceived of the idea for a credit union to help ease the distress of farmers suffering from the famine that had struck his district. Today, more than 123 million people belong to 40,421 credit unions around the world.



Member service is the foundation of the credit union movement. Whether a credit union is providing a loan to help a member cover unexpected medical bills, giving financial counseling to a member whose company closed its doors, or simply offering a better deal on a used car loan, the credit union is making a difference for its members and the community as a whole.

In the 2003 American Banker/Gallup Consumer Survey, credit unions led the financial institution's ratings for staff friendliness and courtesy, speed of loan decisions, deposit rates, and improvements from year-to-year in service quality.

This International Credit Union Day, we are excited to be a part of your dreams and achievements. Thank you for being part of the credit union difference. Please don't hesitate to tell us how we're doing, and how we can provide even better service in the future.

*In honor of
International Credit
Union Day, October 20th,
we will be serving
refreshments at both
credit union locations.
Plan to stop by and
help us share the
credit union message.
We look forward to
seeing you.*

SMART HOLIDAY SHOPPING TAKES **PLANNING & CONTROL**

You say it every year after the holidays: "Next year I'm going to spend less money." It's easy to get carried away. It can be just as easy to stay financially fit, even during the busiest shopping season of the year.



The Credit Union National Association, the trade association for credit unions, and the Consumer Federation of America, Washington, D.C., suggest these holiday spending tips:

BUDGET YOUR SPENDING AND SET GOALS:

Start with a realistic idea of how much you can spend on holiday gifts, food, travel, and so on. Add it up and really give some thought to what you can afford. Think about where you might cut back and stick to your budget.

MAKE A LIST: Shop from a list to avoid impulse purchases that could leave you snowed under in debt at the end of the season.

COMPARISON SHOP: Shop for the best deal. Fight the urge to get your shopping over with as quickly as possible, and, for the procrastinator: Don't wait until the last minute!

TRIM YOUR INTEREST PAYMENTS: If you must pay with a credit card instead of cash, use a low-rate card. Looking for a lower-rate card? Start at your credit union.

OPEN A HOLIDAY CLUB ACCOUNT: Put some money in the account each month based on how much you spent this year; arrange to have that amount automatically deducted from your paycheck. This way, next year you'll have all the money you need. Plus, you'll earn interest rather than making big interest payments to finance next year's holiday shopping.

ATTENTION CHRISTMAS CLUB MEMBERS:

Christmas Club Account funds will be automatically transferred to your savings account on October 1st.

Don't have a Christmas Club Account? Sign up now. Call for details.



Federally insured by NCUA.



Omaha Douglas Federal Credit Union LOAN TERM AND INTEREST RATE SCHEDULE

Effective October 1, 2005

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	9.75%	Up to 36 Months	\$32.15
New Motor Vehicles	4.25%	Up to 36 Months	\$29.64
	4.75%	37 to 72 Months	\$15.99
Used Motor Vehicles	5.50%	Up to 36 Months	\$30.20
	6.00%	37 to 60 Months	\$19.34

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

FBI FRAUD ALERT

If you can answer "YES" to any of the following questions, you could be involved in a FRAUD or about to be SCAMMED

- ◆ Is the CHECK from an item you sold on the Internet, such as a car, boat, jewelry, etc.?
- ◆ Is the amount of the CHECK more than the item's selling price?
- ◆ Did you receive the CHECK via overnight delivery service?
- ◆ Is the CHECK drawn on a business or individual account that is different from the person buying your item or product?
- ◆ Have you been informed that you were the winner of LOTTERY, such as Canadian, Australian, El Gordo, or El Mundo, that you did not enter?
- ◆ Have you been instructed to either "WIRE," "SEND" or "SHIP" MONEY, as soon as possible to a large U.S. city or to another country, such as Canada, England or Nigeria?
- ◆ Have you been asked to PAY money to receive a deposit from another country such as Canada, England or Nigeria?
- ◆ Are you receiving PAY or a COMMISSION for facilitating money transfers through your account?
- ◆ Did you respond to an email requesting you to CONFIRM, UPDATE or PROVIDE your account information?

Tell Branch Personnel Immediately!

WHAT'S YOUR CREDIT SCORE?

WHAT DOES IT MEAN?

The credit industry is keeping score. Every time you apply for a credit card, a mortgage, insurance, or perhaps even a job, your application is judged in part by your credit score. Ranging from 300 to around 900, the number is used by lenders to objectively measure your creditworthiness. The higher the score, the more likely you are perceived to repay credit. Consumers with scores less than 600 usually are categorized as higher risk and may pay a higher interest rate or be denied credit.

Fair Isaac & Co. (FICO) is the largest creator of credit scores. While most lenders use FICO scores, there are many different kinds of credit scores, and some lenders even create their own scoring models. Thus, your credit score could vary by 30 to 100 points because lenders weigh credit factors differently.

Factors that affect your credit score include payment history, amount of debt you carry, length of credit history, whether you frequently apply for new credit, and your credit mix (credit cards, retail cards, mortgage, personal loans).

The best advice is to pay bills on time and only charge as much as you can afford to pay in full when the bill is due on credit cards and other revolving accounts.

Once a year you can obtain a free copy of your credit report through www.annualcreditreport.com. This central site allows you to request a free credit file disclosure, commonly called a credit report, once every 12 months from each of the nationwide consumer credit reporting companies: Equifax, Experian and TransUnion. However this free report does not include your credit score.



Volunteers & Staff

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Geoffrey Goodwin, Vice Chair
Nancy Schober, Secretary-Treasurer
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Dorothy Halamek, Assistant V.P.
Rosa Milan, Branch Assistant
Ruth Herndon, Loan Officer
Becky McDowell, Accounting Asst.
Laytoria Booker, Teller
Marj Krawczyk, Member Support
Patti Scarpino, Teller
Joni Waldron, Teller
Beth Hansen, Teller

Contact the credit reporting agencies for pricing options for credit reports and credit scores:

Equifax: 800-685-1111 or www.equifax.com

Experian: 888-397-3742 or www.experian.com

TransUnion: 800-888-4213 or www.transunion.com

Holiday Closings

Your credit union will be closed in observance of:

COLMBUS DAY: *Closed Monday, October 10th*

VETERAN'S DAY: *Closed Friday, November 11th*

THANKSGIVING: *Closed Thursday & Friday, November 24th & 25th*

CHRISTMAS: *Closed Monday, December 26th*

NEW YEAR'S: *Closed Monday, January 2nd*

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.

'05 CU4KIDS BOWLATHON

SUNDAY, OCTOBER 16TH
WESTERN BOWL

Advanced registration required.

Adults \$20.00
16 & Under \$15.00



The 4th Annual CU4Kids Bowlathon will be a great time and help support a great cause. Mark your calendar now and plan to attend for two games of bowling with lights and music, treats and prizes.

ALL PROCEEDS WILL BENEFIT CHILDREN'S HOSPITAL.

Pick up a registration brochure at the credit union today then get your team together!

LETTERS FROM SANTA!

Proceeds benefit Credit Unions for Kids

Your credit union is teaming up with Santa to bring you Letters from Santa this holiday season. For \$3.00 each, your children, grandchildren, nieces or nephews can receive a personalized letter from Santa.



Letters from Santa are a great way to spread some holiday cheer while supporting a worthy cause.

ALL PROCEEDS WILL BENEFIT CHILDREN'S HOSPITAL.

Letters must be requested by November 30th and will be mailed mid December.



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. 13th St. * = Drive up machine
 J-N-J Express -- 3009 Parker St.
 Lane's Shell - 8724 N. 30th St.
 J-N-J Grocery - 3301 California
 * ALPS - 5100 S. 36th St.
 All American Shell - 4219 N. 60th St.
 * Tower Plaza - 499 N. 78th St.
 Rite Way Food Plaza - 4334 S. 84th St.
 Bushy John's (formerly Sud's City) - 10702 "Q" St.
 Rick's Convenience Plus (Shell) - 2920 S. 120th St.
 Big Red Mini Mart - 13525 Millard Ave.
 * Convenient Food Mart - 1902 N. 144th St.
 * Eddy's - 15629 W. Center Rd.
 West Center Service Center - 15949 W. Center Rd.
 Brentwood Square - 8006 S. 84th 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. - Omaha Impound Lot
 4102 Woolworth - Douglas Co. Health Center
 1819 Farnam St. - Omaha Douglas Civic Center (*after October 15th*)

COMING SOON!