

Main Office - 8251 West Center Road, Omaha, NE 68124 • Phone 444-5999 • Fax (402) 444-5484 • e-mail: [info@omahadouglasfcu.org](mailto:info@omahadouglasfcu.org)  
Branch Office - 1819 Farnam Street, Room 704, Omaha, NE 68183 Phone 444-5993 • Fax: 444-7554 • e-mail: [branch-info@omahadouglasfcu.org](mailto:branch-info@omahadouglasfcu.org)  
[www.omahadouglasfcu.org](http://www.omahadouglasfcu.org)

## New Law Prompts **CLOSE LOOK AT YOUR CREDIT CARDS**

Recent legislation called the Credit Card Accountability Responsibility and Disclosure Act (CARD Act) brings good news for cardholders. It prohibits some abusive, deceptive lending practices that big banks and national card issuers had been using and requires financial institutions to provide clearer information about how much their cards are costing cardholders.

Omaha Douglas Federal Credit Union and other credit unions didn't use predatory lending tricks to jack up their fee income—we offer the same value in our credit cards as always. Many big banks, on the other hand, are hiking interest rates and charging new fees to replace lost fee income. It's a great time to evaluate the credit cards you have and determine which ones it makes sense to use. That analysis

makes a credit union card look even better than ever.

Start with your credit card statements. They now include boxes that show how long it will take to pay off your balance if you make only the monthly minimum payments—and how much interest you'll pay over that time. They also show how much less interest you'll pay if you make larger payments and pay off the balance in three years.

You can use the information on your statements to compare your credit cards and determine which have the most advantageous terms. You also should continue to monitor your statements to see if the terms change.

Card issuers now have to provide 45 days notice before changing account terms, and new terms generally only apply to new transactions, not to existing balances. If one of your credit cards has disclosed an interest rate increase or new fees, don't add new transactions to it—just pay off the existing balance as quickly as you can.

If you're searching for a better credit card, look no further than Omaha Douglas Federal Credit Union—our credit card offers a low interest rate, no annual fee, reasonable grace periods, and great member service.

## Happy Credit Union Day 2010

We're celebrating a special day, and it's all about our commitment to you.

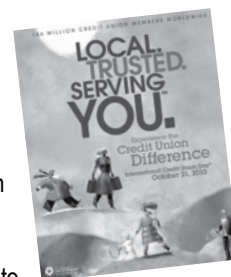
Join us October 21 to celebrate International Credit Union Day with this year's theme "Local. Trusted. Serving You." At Omaha Douglas Federal Credit Union, we're proud to continue serving the needs of our members and our local community.

In tough economic times, it's our cooperative spirit and dedication to our members and community that sets credit unions apart from the rest. Credit unions don't belong to shareholders hoping to turn a profit from your cash. Rather, credit unions are member-owned, and any earnings are returned to you in the form of better rates and higher earnings. Take full advantage of your credit union membership. Meet your borrowing and savings needs with our member-friendly, low-priced services.

In honor of International Credit Union Day we will have an open house at both offices. Stop by for cookies and refreshments on Thursday, October 21st.

This International Credit Union Day, we want to thank you for trusting Omaha Douglas Federal Credit Union to take care of you. We have only your best interests in mind. Let us know how we're doing and what we can do to make your credit union experience even better.

Stop by on October 21st and say hello. We look forward to seeing you.



## Wiser Member Session - Couples & Money: *Because couples who save together, stay together!*

Are you and your spouse / partner on the same page about money? Do you ever fight about finances? Or, are you a new couple who isn't sure how best to combine your financial lives? Join us to get the tools and advice you need to keep your relationship financially and emotionally rewarding. Join Kathleen Prochaska-Cue, Ph.D., A.F.C., Extension Family Economist for a special couples-only course.

- Understand your partner's attitude about money and become a unified team in managing your money.
- Manage your spending, increase your savings, and establish financial security for your family with proven, practical tips and techniques.
- Prioritize and create an action plan to build your healthy and wealthy financial foundation.

**October 18** Omaha, Nebraska  
Children's Home, 6:30pm - 8:00pm

**October 19** Lincoln, University  
Extension Office, 6:30pm - 8:00pm

**Featured Speaker:** Kathleen Prochaska-Cue, Ph.D., A.F.C., Extension Family Economist.

**Registration:** Free to Credit Union Members with Registration. Register online at [www.betteryourmoney.org](http://www.betteryourmoney.org)

# Holiday Closings

We will observe the following holiday schedule:

## COLUMBUS DAY

Monday, October 11th - closed

## VETERANS' DAY

Thursday, November 11th - closed

## THANKSGIVING

Thursday, November 25th - closed

Friday, November 26th

Downtown office closed / Main office open normal hours

## CHRISTMAS

Friday, December 24th

Main office closes at 2:00 pm / Downtown office closed

Saturday, December 25th - closed

## NEW YEARS DAY, 2011

Friday, December 31st

Main office closes at 5:00 pm / Downtown office closed

Saturday, January 1st - closed

# HOURS

## MAIN OFFICE

8251 West Center Road

**Drive thru** 8:00 am to 5:30 pm  
Monday through Thursday  
7:30 am to 6:00 pm - Friday  
9:00 am to noon - Saturday

**Lobby** 9:00 am to 5:00 pm  
Monday through Thursday  
8:30 am to 5:00 pm - Friday

## BRANCH OFFICE

1819 Farnam Street Room 704

**Lobby** 8:30 am to 4:30 pm  
Monday through Friday

# Attention Christmas Club Members

**Christmas Club accounts will be automatically transferred to your savings account on October 1st.**



# YOUR CREDIT UNION HAS TEAMED UP WITH SANTA! LETTERS FROM SANTA

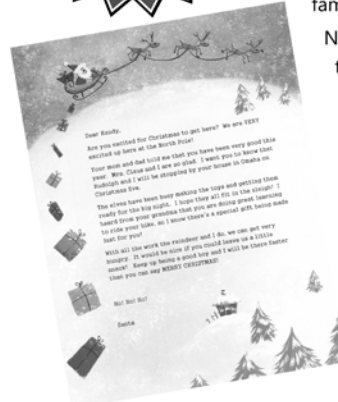
Proceeds benefit Children's Miracle Network



Treat your little loved ones to a personalized letter from Santa.

Great for children, grandchildren family friends or any child.

Not only will you bring a smile to your loved one's face, but you will also be helping raise money for Children's Miracle Network.



Ask a credit union member service representative for more information.

# Turn to Someone You Can Trust



"People helping people" is the fundamental philosophy on which credit unions were built. More consumers are discovering that credit unions have some important characteristics not always found at other financial institutions, such as personal service and customer advocacy.

Data from Forrester Research Inc. shows that customers of the biggest banks in

the U.S. are the least likely to believe their financial institution does what's best for them as opposed to what's best for the bottom line, according to the 2009 Customer Advocacy Rankings. Americans often are wary of doing business with large profit-driven financial organizations--they believe these companies only are interested in their own bottom lines.

Credit unions, however, continue to remain near the top of the rankings, as they have in previous years, with 70% of credit union customers saying their financial institution puts their interests first. 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 customer-focused staff will be here to assist you face to face, and answer any questions you may have.

Maybe you've used your credit union to get a great loan rate on a new car, to refinance your home, or to acquire a credit card with better terms. Your credit union membership not only lets you reap the benefits, but also exposes you to many other things you can take advantage of, such as surcharge-free ATMS, low-rate consumer loans, a no hassle Visa credit card and any of our other services. You can rest assured that your credit union is looking out for your best interest. Your one membership means many rewards.