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www.omahadouglasfcu.org

In honor of International Credit Union Day, we will have an open house at both offices. Stop by for refreshments. We want to thank you for trusting Omaha Douglas Federal Credit Union to take care of you.

Credit Unions for Kids Fundraiser



Soup and Grilled Cheese

When: Tuesday, November 15th
11:15 am to 1:15 pm

Where: Jesse Lowe Conference Room
Civic Center, 3rd Floor

*Proceeds benefit Credit Unions for Kids/
Children's Miracle Network*

INTERNATIONAL CREDIT UNION DAY: Credit Unions Build a Better World



Credit unions continually demonstrate their ability to improve the lives of individuals, families, communities and countries around the world, as they have done for generations.

CREDIT UNIONS
BUILD
A BETTER
WORLD.

As we celebrate International Credit Union Day on October 20, 2011, we demonstrate – with more than 186 million people worldwide – that we're all part of building a better world.

Over the course of 84 years, the celebration of International Credit Union Day has evolved from the first official credit union holiday established by the Credit Union League of Massachusetts in 1927 into the internationally recognized observance it is today.

Today, ICU Day celebrates the common roots of 186 million credit union members in 97 countries. The credit union movement has come a long way since the first financial cooperative was established in Germany just 163 years ago. As we observe past achievements and look forward to the accomplishment to come, we invite you to join us in celebrating ICU Day on October 20, 2011.

MEMBER APPRECIATION DAY Friday, October 21st

Main Office - 8251 West Center Road
11:00 a.m. to 5:00 p.m.
Hotdogs, Chips and Bottled Water

Pre-approve Your Way to a Better Car Deal



Before you set foot on the car lot, get preapproved for an auto loan at Omaha Douglas Federal Credit Union. Getting preapproved for a car loan means you'll know what kind of rate you'll pay, and what size loan you're qualified for. You can apply online, in person or over the phone.

If you have questions about how much car you can afford, or how financing works, an Omaha Douglas Federal Credit Union loan officer will be happy to help.

To apply for preapproval, you'll need to provide the following information:

- Name and address
- Social Security number
- Driver's license number
- Employer information (name, hire date, gross income)
- Current housing information—monthly payment, time in current residence
- Debt obligations—current credit card debt, home association dues, auto insurance

Once you're preapproved, you can go car shopping knowing the amount you're approved for. Getting preapproved is a big advantage, as it shows car sales staff that you're a serious buyer. It also removes the pressure of negotiating financing contracts at the dealership, and allows you to focus your attention on finding the right vehicle. And, if you need another incentive, our low auto loan rates can get you on a faster track toward making your dream car a reality.

Call or stop in to Omaha Douglas Federal Credit Union today. We're here to help with all your vehicle loan needs.

Find a Dependable, Affordable Used Vehicle

When it comes to thrifty car shopping, searching out a dependable used car at the right price often produces the best value. When used-car shopping, you need to know two things: the reliability record of a particular make and model and the history of the particular vehicle you are considering.

As for model reliability, two organizations measure that. The 2010 J.D. Power Vehicle Dependability Study is a guide to three-year-old vehicles that have had the least trouble. J.D. Power researchers assemble data from 52,000 owners who bought new 2007 models to see which vehicles experienced the fewest problems. The top five brands for reliability are Porsche, Lincoln, Buick, Lexus, and Mercury. Ford and Cadillac also finished with above-average ratings. The study also gives reliability ratings to individual models.

Additionally, Consumer Reports picks the best and worst used cars and rates individual models based on surveys of its readership, available in its annual April issue or online if you subscribe.

For vehicle history, check a service like Carfax to see if the odometer reading makes sense, how many owners the car had, and whether it has ever been in an accident reported to police. If you're buying a used car from a new or used car dealer, the dealership should show you such a report.

Unlike new cars, every used car is different. So if you're shopping, start with reliable models and then be sure to check the history of the one that catches your eye. And then talk to an Omaha Douglas Federal Credit Union loan officer about your best borrowing options.



SCHEDULE OF FEES

Effective November 15, 2011

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

Overdraft (each debit or check paid)	\$30.00
Non-sufficient fund item (each)	\$30.00
Stop payments (all items)	\$30.00
Deposited checks and other items returned unpaid (each)	\$30.00
Automatic transfer (savings to checking)	\$1.50 each after six per month
Check cashing	\$2.00 per \$100.00
ATM cash withdrawal from savings account or checking account (Club 55 or Budget Checking.)	\$1.50 per withdrawal
ATM deposit to any account	\$1.50 per deposit
ATM inquiry from any account	\$1.50 per inquiry
ATM denial on any account	\$1.50 per denial
ATM transactions made at any Cash Corner or other designated ATM will not be assessed a fee.	
Replace ATM/Debit card	\$5.00 each
Check printing	(fee depends on style ordered)
Counter check	\$3.00 if payable to a third party
Travel card	\$5.00
Prepaid gift card	\$2.50
Reload gift card fee	\$2.00
Money orders	\$1.50
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 month	
Garnishments, Executions, Levies	\$20.00
Account research/balancing assistance	\$20.00 per hour minimum one hour
Wire transfers	
Outgoing domestic	\$20.00
Outgoing foreign	\$40.00
Incoming	\$10.00
Statement copy	\$3.00
Account activity printout	\$3.00
Copy of check	\$3.00

WE HAVE
Rockin' Rates
ON OUR LOANS

Talk to Rosa or Ronda and they will help you "Roll on Down the Highway" with a new vehicle loan.



ATTENTION Christmas Club Members

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

Introducing Consumer Loan Services and Ryan Basye

Please welcome Ryan Basye from Consumer Loan Services LLC (CLS), to the Omaha Douglas FCU family. CLS is a mortgage credit union service organization (CUSO for short), so they are fully aware of how to take care of members. CLS will be assisting the credit union with all types of mortgage loans including; purchases, FHA, VA, USDA (rural) and even investment property. We hope this addition will help meet more of our member's needs. Ryan brings 14 years of mortgage industry experience along with a national "Lending Integrity Seal" honor. Ryan was born and raised in Omaha. Whether you are a first time homebuyer or looking to refinance at historically low rates, he looks forward to helping you.

Holiday Closings

We will observe the following holiday schedule:

Columbus Day
Monday, October 10

Veterans' Day
Friday, November 11

Thanksgiving
Thursday, November 24
Friday November 25

(Main Office open normal hours, Downtown office closed)

Christmas
Monday, December 26

New Years Day, 2012
Monday, January 2

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

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!

KEEP US IN THE LOOP

At Omaha Douglas Federal Credit Union, we want to stay in touch about your finances.

Help us keep you informed by updating your contact information when you make a change. It's easy: Simply call or stop in to give us your new e-mail address, postal address, or phone number. We have provided a form for your convenience.

You can request an address change on your account by completing the attached form.

We cannot change your address on our system without something in writing from you. It may be mailed, faxed or dropped off at either of our locations. This form is provided for your convenience.

Please be sure to include your current phone numbers and let us know if you have multiple accounts such as a business or family member accounts.

New Address: _____

Current Home Phone # with Area Code: _____

Current Work Phone # or Cell # with Area Code: _____

E-mail address _____

Other Member Account Numbers: _____

Member Signature: _____

