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## 62nd Annual Meeting

Thursday, April 28, 2011

American Red Cross Heartland Chapter Headquarters  
2912 S 80th Avenue

(Enter through lower level doors on west side of building)

**Social time: 6:00 pm**

**Dinner: 6:30 pm**

**Business Meeting: 7:30 pm**

Play Bingo for cash prizes.

Tickets only \$10.00

Buffet Dinner with Herb Roasted Chicken and Roast Beef

## A MEETING WITH A DIFFERENCE

When was the last time you attended your credit union's annual meeting? *If your answer is "never" or "I can't remember," read on.* Omaha Douglas Federal Credit Union invites every member to attend our—your—annual meeting. Why? All members are equal owners of the credit union, whether their deposits amount to \$50 or \$500,000.

In our last newsletter, the Nominating Committee solicited nominations for three three-year Board of Director positions, which were open for election. Since there were only three nominations submitted by the January 31st deadline, the nominees will be elected unanimously to serve three year terms on our Board of Directors. The nominees are:

Dennis Bryers  
Edward Lindsay  
Nancy Schober

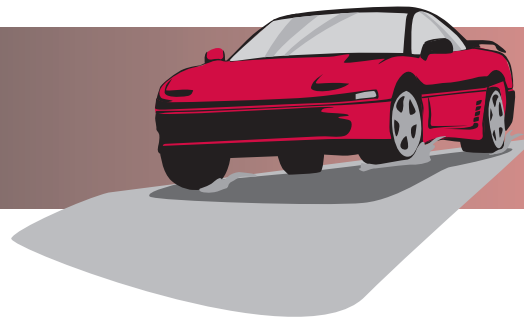
## ROAD CONSTRUCTION AHEAD

In the next few months, the City of Omaha will be widening West Center Road between 78th Street and 84th Street. They will also be replacing our driveway approach on West Center. Therefore, it will make it more challenging to reach our main office during the construction.



Please plan ahead and try to avoid using West Center Road by using Interstate 80 and then north on 84th Street. Turn east on Hascall Street or Tangier Drive to 82nd Avenue, then continue north and use our entrance on 82nd Avenue on the east side of our building.

# Prepare Before You Shop to Get the Best Car Deal



If getting a good deal is important to you, it's critical to prepare for all aspects of a vehicle purchase before you even begin to shop. Otherwise you're likely to pay too much.

The first step in preparing is to figure out exactly what kind of vehicle you want. Ask yourself how big it needs to be, whom and what you'll be transporting, and how important fuel economy and various safety features are to you.

Also consider what extras you want. If you've decided be-

forehand what features you need, you're less likely to get talked into adding others.

There are numerous publications and online resources available to help you decide what car best suits you. For example, Edmunds' buyers' guides (edmunds.com), Consumer Reports (consumerreports.org), the Kelley Blue Book (kbb.com), and J.D. Power and Associates

(jdpower.com) all include vehicle descriptions, ratings, reviews, comparisons, and other useful information.

If you plan to finance your purchase, get preapproved for a low-interest loan at Omaha Douglas Federal Credit Union before you shop. Then, with financing in hand, you can negotiate on a cash basis with dealers.

Lastly, find out what your existing car is worth so you don't accept an excessively low trade-in offer.

Then, visit a number of dealerships and see what they'll do for you. The more information you walk in with, the better deal you'll walk out with."

Call us today for all your auto financing needs at 402-444-5999 and talk to one of our loan officers.

## One-Stop Credit Union Auto Financing!



We have partnered with Credit Union Direct Lending (CUDL) and CUDL AutoSmart, in an effort to make buying your next new or used vehicle easier and more convenient.

*This allows you to get your Credit Union auto financing within minutes, right at the dealership.*

Through this program, participating dealerships in the metro area can offer you a convenient way to purchase a vehicle and get your financing through the credit union. This program utilizes our current low auto loan rates and terms when financing your vehicle. The way the program works is:

- Decide on the make and model of the vehicle you want.
- Visit any participating dealership.
- Apply for our low-rate auto-financing through the CUDL system. Within minutes, you'll have a financing decision.

When visiting the dealership, make sure to identify yourself as an Omaha Douglas Federal Credit Union member and ask for your financing through the CUDL system. To find a local participating dealership, click on the link on the column on the right side of our website, or call the dealership locator at 888-CUDIRECT, or log on to [www.cudlautosmart.com](http://www.cudlautosmart.com)



From time to time, there is an aggressive text messaging scam going on in the region. One that sends you a text message saying your credit or debit card has been deactivated and asks you to call a given number to enter in the information.

Traditionally, scammers use these types of methods to drain the victim's account.

Your Credit Union will NEVER text you for this information and if you receive a message like this. Do not respond to the text and do not provide any information about your account or your credit or debit card.

# Electronic Statements

Online statements are a great way to eliminate paper clutter and have electronic access to your account statements. An e-statement is an electronic copy of your statement that includes the same information as your regular mailed statements. You will have immediate access to your statement information rather

than having to wait for it in the mail. You can sign up for e-statements through eBranch. You will provide your email address and when a new statement is ready, you will receive an email notification. You will then access your e-statement through eBranch.

## SIX SECRETS to Help Couples Overcome Cash Management Conflicts



Many couples have conflicting approaches to handling money. Usually, “it’s a case of one being a saver and the other a spender,” explains certified financial planner H. Jude Boudreaux, founder of Upperline Financial Planning in New Orleans, LA.

However, there are steps you can take to help keep money issues from spoiling your relationship.

**Communicate!** Check whatever baggage you have at the door, and then talk openly with your partner about the reasons behind your differences. Be candid without being hurtful, and jointly resolve to talk regularly about money issues. “Having those small discussions will help prevent big blow-outs,” says Boudreaux.

**Find common ground.** Instead of dwelling on your differences over money, identify the expectations and aspirations—buying a vacation home, sending a child to college, etc.—you share with your sweetheart. Let those goals guide your financial decisions and behavior. “It’s important to have a shared vision of what’s important,” asserts Boudreaux. “Having long-term goals encourages people to change their habits.”

**Do the math.** As fodder for your money discussions, track household income and expenses over the course of a month. Those numbers will make for better-informed decisions.

**Be methodical instead of emotional.** Separate your “money selves” from your “sweetheart selves.” Remember that it was love—not money—that brought you together in the first place.

**Agree to disagree.** On certain points, some couples may never agree. What’s important is settling on a money management approach that accommodates the saver’s priorities as well as the spender’s. One approach that some financial planners recommend is to give each spouse a budgeted allotment and the discretion to spend it or save it, as they see fit.

**Enlist an expert.** You and your loved one’s finances are very important, and you should trust them only to an experienced and trusted financial planner. No one is better qualified to help couples work through money issues, set goals and put a plan in place for attaining them.

## Celebrate Spring at Invest in America

With spring comes a lot of holidays: Easter, Passover, Mother’s Day, Father’s Day, graduation and more. Omaha Douglas Federal Credit Union and Invest in America can help you save with your gift-giving at [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org).

Need flowers for mom? The latest gadget for a dad or grad? Invest in America has money-saving offers from FTD and Shop America:

- FTD offers significant savings not only on gorgeous flowers, but

also spa sets, chocolates, wine baskets and more. And if you do order flowers, FTD has their “Good as Gold” 7-Day Satisfaction Guarantee that your flower arrangements will last at least 7 days – guaranteed. Plus, they have same day delivery available.

- With Shop America, you can save, get cash back and have access to more than 1,200 online retailers, including some of the largest and most popular, at great discounts. And every time you earn \$10 or more, you’ll get a check as a thank you.

Get spring discount fever with Invest in America! Visit [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org) where you can check out the latest offers and start saving today.



# Holiday Closings

We will observe the following holiday schedule:

**MEMORIAL DAY**  
Monday, May 30th

**INDEPENDENCE DAY**  
Monday, July 4th

# 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

## Our Visa Travel Card is Your Ticket to Safety and Convenience.

Our Visa Travel Card offers you the best of both worlds: the safety of travelers checks and the convenience of a plastic card:

### This pre-paid debit card is packed with advantages:

- Emergency card replacement
- Travel Assistance
- Zero liability protection
- Lost luggage reimbursement
- 90-day purchase protection
- 24/7 online account management
- Reloadable from \$100 to \$5,000
- Usable anywhere Visa debit cards are accepted world wide, including ATMs
- No monthly maintenance fee

To purchase a Visa Travel Card, just ask us.



## Online Banking Conveniences

We love to see your smiling face. But when you don't have time to visit us in person, how about visiting us online? Online banking can save you time. You'll no longer have to wait at an ATM to check your balance, and you can view your accounts anytime--not just during branch hours of operation. You'll be able to check your balance, view transaction records, and transfer money between accounts our online banking program - eBranch.

As long as you have access to the Internet, online banking allows you to contact us from anywhere. It's especially convenient for members who aren't always in close proximity to the credit union--those who travel a lot or are away from home--maybe in college dorm rooms.

We have years of experience helping members manage their money and protecting their privacy and safety, so security and confidentiality play a leading role in our online banking service. We have highly sophisticated encryption procedures in place to prevent unauthorized users from reading confidential information, and following some simple guidelines can also help ensure your safety.

### How to play it safe:

- Change your pin/password frequently.
- Keep personal identification numbers (PINs) to yourself.
- Don't leave account numbers lying around where others can see them.
- Don't ignore security messages--your Internet screen will indicate whether or not you're operating in a secure environment. An "https"--"s" meaning secure--and a padlock indicate a secure connection.
- Install a personal firewall and antivirus software.
- Update antivirus definitions and system patches regularly.
- Contact the credit union if you have any problems or concerns.