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Identity Theft Victim Checklist

A recent study sponsored by the Federal Trade Commission (FTC) revealed that almost 10 million Americans discovered they were the victims of some form of identity theft in a one-year period before October 2003.



The cost of this crime approaches **\$50 billion a year**, with the **average loss from the misuse of a victim's personal information around \$4,800**.

IF YOU ARE A VICTIM, TAKE THESE STEPS IMMEDIATELY:

- Place a fraud alert on your credit reports, ask for a free copy of your credit report, and review those reports for evidence of accounts you didn't open.
- Fraud unit contacts are:**
- EQUIFAX 800-525-6285**
P.O. Box 740241, Atlanta, GA 30374-0241
- EXPERIAN 888-397-3742**
P.O. Box 9532, Allen, TX 75013
- TRANSUNION 800-680-7289**
P.O. Box 6790, Fullerton, CA 92834-6790
- Close accounts—including share drafts/checks or ATM cards—that have been tampered with or used fraudulently. Contact all financial institutions and lenders, credit card issuers, utility companies, and the Social Security Administration to notify them of the fraud. Follow up each conversation with a letter.
 - File a report with law enforcement and insist on getting a copy of the report or the report number.
 - File a complaint with the FTC.
Visit ftc.gov/bcp/edu/microsites/idtheft/ for more information or call 877-IDTHEFT.

Help Guide Your Credit Union

Did you know that your credit union Board of Directors consists of volunteers elected from the membership? As a member of Omaha Douglas Federal Credit Union, you have a vote in who serves on the Board of Directors. You can even run for a position on the Board. The Board has the responsibility of directing credit union activities and policies.

This year, three three-year positions on the Board will be contested and nominations are now being accepted.

If you're interested in running for a seat on the Board of Directors, you should be prepared to make a commitment to attend a monthly meeting (about two to three hours in duration) to monitor the financial condition of the credit union and ensure continued sound operation; approve interest rates and dividends; establish policies for products and services; approve plans and budgets and monitor their implementation; hire, supervise and evaluate the chief executive officer; and work with others to help the credit union provide the best possible service to its members.

If you are interested in running for the Board of Directors, contact a member of the Nominating Committee for a nomination resume.

| | |
|--------------------------------|-------------------------|
| Kit Diesing, Chair 444-5232 | Don Drazdys 444-5460 |
| Dan Silvis 444-6708 | Alan Thelen 444-5135 |

Nominations must be submitted to a member of the committee or to the credit union by January 31, 2008. Nominations may also be added to the ballot until if accompanied by signatures of 1% (48) of the membership.

Names of all nominees will be posted in the credit union office by March 15, 2008. If there are more nominees than open positions, the voting will be held for two weeks prior to the Annual Meeting. Members may also vote at the Annual Meeting. Look for more details about the Annual Meeting in our next newsletter.

Counterfeit Check Scams Come in Many Forms

BE WARY IF:

— You get a letter saying you've won a foreign lottery.

— Someone wants to write you a check for more than the purchase price for the item in your classified ad or online auction posting.

— You've been selected to be a "secret shopper" to evaluate the effectiveness of a wire transfer service.

HERE'S THE SCOOP:

Don't bite. It looks legitimate because there's a cashier's check included that's supposed to cover taxes and fees. You're told to deposit the check and wire the money to the sender to pay the taxes and fees. After your payment is received, you're supposed to get your prize. Don't count on ever seeing a prize. The check is a fraud.

In this scam, the con artist wants you to wire back the difference after you deposit the check, and you're supposed to pay the shipping charges. Watch out—you'll be stuck with a bad check, and the crook has your money.

It's actually a scam artist who's asking you to deposit the check in your credit union or bank account. Then you're supposed to withdraw that amount in cash and use the wire transfer service in—you guessed it—a foreign city. If you do, you've just wired your money to the crook.

Smart Online Shopping

- Stick with companies you know and trust.
- Use a secure browser—look for closed padlock or unbroken key in browser window frame, not on payment page.
- Check the site's privacy policy before sending personal information
- Watch for "refurbished," "close out," "discontinued," or "off-brand," and check whether the item comes with a warranty when on Internet auction sites.
- Read and understand refund, restocking, and shipping policies.
- Pay only with a credit card or with third-party intermediary, (i.e. PayPal).
- Make sure URL changes from http:// to https:// before you pay.
- Never send financial information via e-mail—it's not secure.
- Keep a paper trail—print and save records.
- Review monthly statements for errors or unauthorized purchases.



Holiday Closings

Your credit union will be closed in observance of:

MARTIN LUTHER KING JR. DAY:
Closed Monday, January 21st

PRESIDENTS' DAY:
Closed Monday, February 18th

Omaha Douglas Federal Credit Union LOAN TERM & INTEREST RATE SCHEDULE

Effective January 1, 2008

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 | MAXIMUM | ESTIMATED |
|---------------------|---|-----------------|--|
| | LOW AS <i>(Annual Percentage Rate)</i> | TERM | MO. PAYMENT* <i>(per \$1000 borrowed)</i> |
| 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