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Does Your Auto Loan Stack Up?

If your auto loan isn't from a credit union, you're probably paying too much.

Shop around and compare. As a not-for-profit financial institution, our interest rates and fees are lower. Our terms are flexible and affordable. And our service can't be beat.

We even can refinance your pricey loan if you're stuck with a car-loan lemon.

If your auto loan doesn't stack up, buckle up and stop by for a visit. We can save you money on your next new or used vehicle loan.

RED HOT SUMMER SPECIALS

Available
June 1st thru
September 30th!

LOAN INTEREST REBATE

For a limited time, get a **RED HOT** deal on a loan at your credit union and **WE'LL MAKE IT EVEN HOTTER!**

For every loan you close before September 30th will get you entered into a drawing to **RECEIVE A REBATE ON YOUR FIRST YEAR'S LOAN INTEREST, UP TO \$500!***

*Subject to credit approval. Loan must be closed June 1 - September 30, 2007. Excludes all mortgage loans, student loans and Visa credit cards. Winner will receive a rebate of up to \$500 of accrued interest at the end of the first year of the loan. Member must be current on their loan to receive rebate.

VISA CREDIT CARD ACCOUNTS

During the **RED HOT SUMMER SPECIALS**, any member approved for a new Omaha Douglas FCU Visa credit card will receive a **FREE GIFT** based on their approved limit.

Members approved for a
\$2,000 or higher credit limit
will receive a **QUAD CHAIR**

Members approved up to
a **\$2,000 credit limit** will
receive a **ROAD ATLAS**

MORTGAGE LOANS & HOME EQUITY

Get a **RED HOT** rate on a Mortgage or Home Equity loan, plus have your name entered into a drawing for a chance to

WIN A HOME DEPOT GIFT CARD WORTH 1% OF THE VALUE OF YOUR LOAN

(UP TO \$250.00!)*

*Subject to credit approval. Winner will be drawn after promotion ends September 20, 2008. Winner will receive a Home Depot gift card valued at the lesser value of \$250.00 or 1% of the new money portion of the loan amount. Loan must be current for the member to be awarded the gift card.



VACATION LOANS

Get a **RED HOT** rate on a vacation loan!

RATES AS LOW AS 8.75%*

*Subject to credit approval. Minimum amount is \$750.00. Maximum term is 12 months. No rate discounts apply. A full application will be taken and normal underwriting guidelines, including signature limit will apply. Actual rate determined by individual creditworthiness.

ANNUAL MEETING

The 59th Annual Meeting of the Omaha Douglas Federal Credit Union was held on Thursday, April 24, 2008 at the German American Club with approximately 85 members and guests in attendance.

Elected to the Board of Directors for three year terms were: Geoffrey Goodwin, Nancy Schober and Kathleen Warren.

After the dinner and business meeting, bingo games were played. A great time was had by all.

Holiday Closings

**Your credit union will be closed
in observance of:**



**INDEPENDENCE DAY:
Closed Friday, July 4th**

**LABOR DAY:
Closed Monday,
September 1st**



OMAHA DOUGLAS FCU PRIVACY POLICY

A Private Note to Our Members:

Omaha Douglas Federal Credit Union is committed to making available financial products and services that will enable you to meet your financial needs and reach your financial goals. Protecting personal information and using it in a manner consistent with your expectations is a high priority for everyone associated with our credit union.

As a member of our credit union, you also have a responsibility to safeguard your financial information.

To ensure that members can rely upon the quality of products and services we make available, Omaha Douglas Federal Credit Union stands behind the following privacy policy:

- Your credit union will collect only the personal information that is necessary to conduct our business. That means just what is necessary to provide competitive financial products and services – no more.
- Your credit union will protect your personal information. Your credit union will maintain strong security controls to ensure that member information in our files and computers is protected. Where appropriate, we will use security-coding techniques to protect against unauthorized access to personal records, ensure accuracy and integrity of communications and transactions, and protect member confidentiality.

- You will always have access to your information. As a member of our credit union, you will have the opportunity to review your information and make necessary changes to ensure that our records are complete and accurate.
- Your credit union will only share information when absolutely necessary. We will only share information to administer the products and services we provide, when required to do so by the government, or when we partner with other businesses to offer a broader array of products and services.
- Your credit union will partner only with businesses that follow strict confidentiality requirements. The businesses we select will offer products designed to enhance our members' economic well-being. Under no circumstances will we authorize these firms to charge your accounts without your express consent, and we will not sell member information to telemarketing firms.
- Your credit union will offer you a choice in how your information is used. Any member of our credit union may elect to keep their information from being shared with our business partners. We will inform you on how to exercise your choice and we will take all reasonable steps to make sure your requests are followed. At least once a year, we will remind all members of their right to choose.

Please contact us at (402) 444-5999 if you have any questions about this privacy notice.