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Celebrate Your Credit Union Ownership - October 16th

Do you know who owns Omaha Douglas Federal Credit Union? You do! And that is just one of the many things that make credit unions unique and one of the membership benefits we'll recognize on October 16th when we celebrate International Credit Union Day.

my credit union
it belongs to me™

Credit unions are not-for-profit, democratically controlled, volunteer-run, member-owned cooperatives. They exist to serve their members. Unlike most other financial institutions, credit unions do not issue stock or pay dividends to outside stockholders. Instead, earnings are returned to members in the form of lower loan rates, higher interest on deposits, and lower fees.

Because they are unique in both structure and purpose, credit unions provide a viable alternative to for-profit financial institutions for more than 177 million members in 96 countries. At Omaha Douglas Federal Credit Union, we take pride in our heritage as a cooperative financial services provider and our connection to the 49,000 credit unions worldwide.

On October 16th, we'll join with credit unions and their members around the world to celebrate International Credit Union Day in recognition of the benefits those institutions bring to their members.

At credit unions, every customer is both a member and an owner. This year's International Credit Union Day theme – *It Belongs to Me* – celebrates the economic democracy and equal ownership rights of each credit union member, regardless of how much money that member may have in savings. Please join us on October 16th as we honor our most valuable asset: our members. You are the reason Omaha Douglas Federal Credit Union exists.

Join us for cookies at the credit union on Thursday, October 16th and join the celebration!

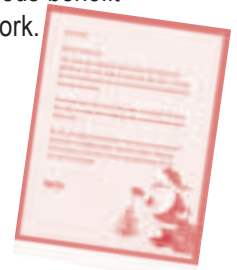
LETTERS FROM SANTA!

Send your little loved ones a personalized letter from Santa. Proceeds benefit Children's Miracle Network.

ONLY \$3.00

ORDER DEADLINE IS NOVEMBER 17TH.

See the credit union for details.

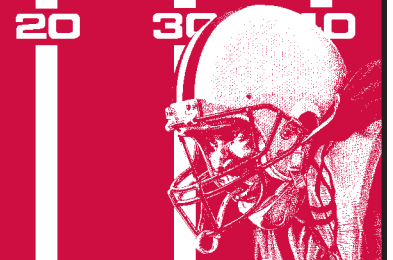


HOLIDAY LOANS

We want you to enjoy the holiday season and all it has to offer - shopping, travel, decorations - without worrying how you are going to pay for it all. A low rate holiday loan from your credit union is a better alternative to using high rate credit cards to finance your celebration.



TAILGATE PARTY NOV. 6th



Join us for a Credit Unions for Kids tailgate party!

THURSDAY, NOVEMBER 6TH

11:15 am - 1:15 pm

Civic Center, Room 702

All Meals Include chips, soft drink & dessert

- Home Made Chili \$4.00
- Bratwurst \$5.50
- Bratwurst & Chili \$6.00

All proceeds will benefit Children's Miracle Network.

Is your Money Safe at Omaha Douglas FCU? THE SIMPLE ANSWER IS...YES!

We practice sensible, down-to-earth principles of lending, being certain that members have the ability to repay funds that are borrowed. In addition, your deposits at the credit union are insured to at least \$100,000, and your retirement funds are insured up to \$250,000, by the National Credit Union Share Insurance Fund (NCUSIF). **Not one penny of insured savings has ever been lost by a member of a federally insured credit union.** To learn more, visit [www.ncua.gov/Share Insurance/index.htm](http://www.ncua.gov/Share%20Insurance/index.htm).

NO-FEE ATM LOCATIONS

Council Bluffs Locations

Lake Side Ampride	4040 South Expressway
Atherton's 66	2900 W. Broadway
Madison Ave Ampride	1836 Madison Ave

Omaha Locations

Rite Way Food Plaza	4334 S 84 th St
Rick's Convenience Plus	2920 S 120 th St
Lane's Shell	8724 N 30 th St
Big Red Mini Mart	13525 Millard Ave
All American Shell	4219 N 60 th St
Brentwood Square (Walk-up)	8004 S 84 th St
K-N-J Express	3009 Parker St
K-N-J Grocery	3301 California
D. J.'s	6818 S 13 th St
Phillips 66	1001 Locust St – Carter Lake
Walgreen's	4310 Ames Ave
Walgreen's	10725 Fort St
Walgreen's	7202 N 30 th St
Walgreen's	3005 Lake St
Walgreen's	5038 Center St
Walgreen's	9001 Blondo St
Walgreen's	8380 Harrison St
Walgreen's	18040 "R" Plaza
Walgreen's	6101 NW Radial Hwy
Walgreen's	3701 N 132 nd St
Walgreen's	1802 Galvin Road South, Bellevue
Walgreen's	9001 West Center Road
Walgreen's	7151 Cass St
Walgreen's	2323 "L" St
Walgreen's	5062 S 155 th St
Walgreen's	6905 S 36 th St, Bellevue
Walgreen's	3001 Dodge St
Walgreen's	2605 S 171 st St
Walgreen's	15525 Spaulding Plaza
Walgreen's	3121 S 24 th St
Walgreen's	13155 West Center Road
Walgreen's	8989 West Dodge Rd
Walgreen's	225 N Saddle Creek Road
Walgreen's	5225 N 90 th St
Walgreen's	20211 Manderson St
Walgreen's	6005 N 72 nd St
Walgreen's	17909 Burke St

Lincoln Locations

Walgreen's	2600 S 48th St, Ste 7
Walgreen's	1301 "O" St
Walgreen's	5701 Village Dr
Walgreen's	7045 "O" St
Walgreen's	2502 N 48 th St
Walgreen's	1404 Superior St
Walgreen's	2630 Pine Lake Road
Walgreen's	4000 S 70 th St
Walgreen's	8300 Northern Lights Dr
Walgreen's	4811 "O" St
Walgreen's	5500 Red Rock Lane

Drive-Up Locations

Tower Plaza	499 N 78 th St, Omaha
The Convenient Food Mart	1902 N 144 th St, Omaha

WAYS TO BOOST YOUR CREDIT SCORE

Every time you apply for a credit card, mortgage, car loan, or insurance, your application is judged in part by your credit score. Lenders use your credit score to determine whether to grant credit, and at what cost. The higher the score, the more likely you are perceived to repay the credit. Consumers with scores less than 600 usually are seen as higher risk and may pay a higher interest rate or are denied credit.

Fortunately, you can take steps to boost your credit score. These tips can maximize your score and influence your credit-worthiness.

1. BE PUNCTUAL. Late or missed payments, foreclosures, and bankruptcies have the greatest negative effect on your credit score.

2. CHECK YOUR CREDIT REPORT REGULARLY. Don't let inaccurate information ruin your credit score. Consumers are entitled to one free credit report per year from each of the three major credit bureaus (Equifax, Experian, TransUnion), which you can get online at annualcreditreport.com. Even though the credit report is free, getting your credit score will cost extra. You can obtain your credit score at myFICO.com, or from the individual bureau's websites, experian.com, equifax.com and transunion.com.

3. KEEP DEBT IN CHECK. Try to keep your account balances below 50% of your credit limit. For instance, if your credit card has a limit of \$2,000, keep the balance less than \$1,000.

4. WHEN SHOPPING FOR A LOAN, SUBMIT YOUR APPLICATIONS WITHIN A LIMITED TIME. If done in a short period of time, multiple inquiries on a credit report will count as one inquiry to a potential lender looking at your report. Excess inquiries strung out over a longer period, however, could negatively affect your credit.

5. KEEP ACCOUNTS OPEN. Time is one of the most significant factors that can improve your credit score. Closing old accounts—especially ones with a good payment history—shortens your credit history and lowers your score. Lenders take into account the average age of your accounts, so an older account can help balance newer credit.

6. KEEP A HEALTHY MIX OF CREDIT. This includes things like a mortgage, a credit card or two, a car loan, and perhaps a retail card. Omaha Douglas Federal Credit Union can help you acquire the mix you need.

HOLIDAY CLOSINGS

COLUMBUS DAY - Monday, Oct. 13th

VETERANS' DAY - Tuesday, Nov. 11th

THANKSGIVING - Thursday, Nov. 27th

Downtown Office also closed Friday, Nov. 28th

CHRISTMAS - Wednesday, Dec. 24 (close at 2 pm)

Thursday, Dec. 25th - closed

NEW YEAR'S - Thursday, January 1st