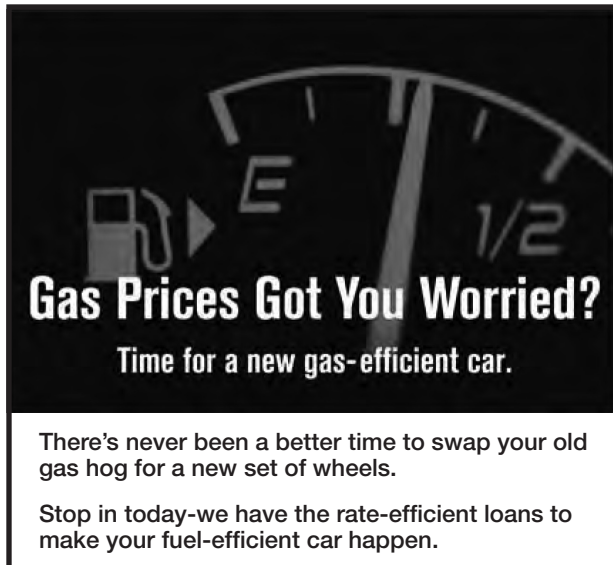


Main Office - 8251 West Center Road, Omaha, NE 68124 • Phone 444-5999 • Fax (402) 444-5484 • e-mail: info@omahadouglasfcu.org
Branch Office - 1819 Farnam Street, Room 704, Omaha, NE 68183 Phone 444-5993 • Fax: 444-7554 • e-mail: branch-info@omahadouglasfcu.org
www.omahadouglasfcu.org



Gas Prices Got You Worried?
Time for a new gas-efficient car.

There's never been a better time to swap your old gas hog for a new set of wheels.

Stop in today-we have the rate-efficient loans to make your fuel-efficient car happen.

ANNUAL MEETING

The 61st Annual Meeting of the Omaha Douglas Federal Credit Union was held on Thursday, April 28, 2011 at the American Red Cross Conference Center with approximately 85 members and guests in attendance.

Elected to the Board of Directors were:

Dennis Bryers
Edward Lindsay
Nancy Schober

Kathleen Warren ended her term on the Board of Directors after serving on the Board since 2008.

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



Omaha Douglas FCU is a member of the Shared Branching network, a fast-growing national network of credit unions that allow members of other credit unions to use their branches to conduct basic teller transactions. What does that mean for you? CONVENIENCE! There are over 4000 shared branching service centers locations throughout the country.

How does shared branching work?

You can conduct the following transactions at CU Service Center Shared Branching locations:

- Deposits
- Withdrawals
- Transfers
- Balance inquiries
- Loan payments



Just look for the swirl! To get a list of locations, visit www.cuservicenetwork.com or use the phone locator at 1-800-919-CUSC (2872).



The Sprint Credit Union Member Discount Plan

- **10% off** most regularly priced Sprint service plans
- **15% off** most regularly priced Sprint business service plans
- Waived activation fee on new activations
- Waived upgrade fee

Click www.SprintSave4CU.com.
Call **877.SAVE.4.CU** (877.728.3428)
Visit **your local Sprint retail location.**

Just tell them you're a **Credit Union Member** to get this exclusive discount.

Ask to be attached to the NACUC_ZZM Corporate ID.



ACH Preauthorized Transfers/Direct Deposits

The Automated Clearing House (ACH) system allows a member to have electronic debits or credits automatically withdrawn from or deposited to his or her share account or checking account at Omaha Douglas Federal Credit Union. For example, you may want to set up to have your paycheck direct deposited or to have an automated payment for a purchase/service to come out of your checking account.

You should always be careful in giving out this information. If this is for an electronic withdrawal for a purchase, make sure that you know who you are doing business with and document the information about the transaction. By providing them with this information, you are giving them authorization to withdraw from your account. If a transaction comes through to your account that you did not authorize, you have 60 days to dispute the item. However, this is still a better option than giving them your debit card account number.

In order to set up an electronic debit or credit, you will need to provide the vendor/merchant with the following information:

1) Omaha Douglas Federal Credit Union's routing number: 304083231 - this information is also shown on the bottom of your checks.

2) Your account number - The account number should be in an 8 digit format to work best with our data processing system:

* If you have a 4 digit account number, add two zeros in front of your account number. If you want the item to clear through your savings account, add two zeros at the end of the account number. If you want the item to clear through your checking account, add "74" to the end of the account number.

Examples: (fill in blanks with 4 digit account number)

00 ____ 00 for savings account

00 ____ 74 for checking account

* If you have a 5 digit account number, add one zero in front of the number. If you want the item to clear through your savings account, add two zeros at the end of the account number. If you want the item to clear through your checking account, add "74" to the end of the account number.

Examples: (fill in blanks with 5 digit account number)

0 ____ 00 for savings account

0 ____ 74 for checking account

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

Go *Green* With E-Statements

When you go green at Omaha Douglas FCU, you'll get more green back in your own pocket in the form of better rates and lower fees. If you're not comfortable with e-statements yet, start with one account, and add more as you become accustomed to going paperless.

Once you're comfortable with going paperless, use these options for greener finances:

- Enroll in online access to all your credit union accounts.
- Request direct deposit for paychecks, federal and state payments, and investment dividends.
- Switch to e-statements for all your accounts.
- Set up automatic transfers between accounts such as college fund or vacation.
- Set up automatic payments for auto, mortgage, utilities, phone, and more.
- Pay bills online, such as credit card, subscriptions, medical, and taxes.





FACTS	WHAT DOES OMAHA DOUGLAS FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li style="display: inline-block; width: 45%;">• Social Security number <li style="display: inline-block; width: 45%;">• Income <li style="display: inline-block; width: 45%;">• Account balances <li style="display: inline-block; width: 45%;">• Payment history <li style="display: inline-block; width: 45%;">• Credit history <li style="display: inline-block; width: 45%;">• Credit scores <p>When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons Omaha Douglas Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Omaha Douglas FCU share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes — to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	No
For our affiliates' everyday business purposes — information about your transactions and experiences	No	No
For our affiliates to market to you	Yes	No
For non affiliates to market to you	No	No

Questions?	Call 402-444-5999 or visit us online: www.omahadouglasfcu.org
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Who We Are	
Who is providing this notice?	Omaha Douglas Federal Credit Union
What We Do	
How does Omaha Douglas Federal Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Omaha Douglas Federal Credit Union collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Open an account • Pay your bills • Use your debit/credit card • Deposit money • Apply for a loan <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes- information about your creditworthiness • Affiliates from using your information to market to you • Sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • CUNA Mutual
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • None
Joint Marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • None