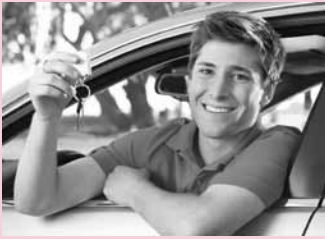


Main Office - 8251 West Center Road, Omaha, NE 68124 • Phone 444-5999 • Fax (402) 444-5484 • e-mail: info@omahadouglasfcu.org
Branch Office - 1819 Farnam Street, Room 704, Omaha, NE 68183 Phone 444-5993 • Fax: 444-7554 • e-mail: branch-info@omahadouglasfcu.org
www.omahadouglasfcu.org

Big Plans?

We can help put them into action!



New & Used Vehicle Loans*

- .50% APR rate reduction when you get pre-approved for the loan
- Up to a \$50.00 FREE gas card



Vacation Loans**

- Rates as low as 7.0% APR



Visa Credit Card - No Gimmicks, No Games, No "Gotcha" Fees***

- 10.90% APR on purchases, 12.90% APR on cash advances and balance transfers
- 25 day grace period - no finance charges assessed on new purchases if the balance is paid in full by the due date
- No annual fee, No balance transfer fees, No cash advance fees – interest accrues from the date of balance transfer/advance
- Low \$15 late payment fee assessed only when payment is more than 10 days late
- Free Gift on new accounts and balance transfers

1st & 2nd Mortgages - Longer Terms Available

- Terms of up to 15 years now available on our fixed rate 1st and 2nd mortgage loans

Put your **Big Plans** into action with a **low rate credit union loan today.**

444-5999

www.omahadouglasfcu.org



Are You Traveling This Summer?

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

To find a CU Service Center near your home or in a city where you are traveling to, simply call 1-800-919-2872 (CUSC) or visit www.cuservicecenter.com. All you need to conduct a transaction at a CU Service Center is your credit union name, member account number, a valid photo ID and the last 4 digits of your social security number.



See the credit union for current rates and complete details. Subject to credit approval. Actual rates determined by individual creditworthiness. *Rates and gas cards available through September 30, 2010. Pre-approval required prior to vehicle purchase to qualify for rate reduction. Receive a \$25 gas card for loans up to \$25,000.00 and a \$50 gas card for loans over \$25,000.00. **Minimum loan amount \$750.00. Maximum term 12 months. No other rate discounts apply. ***Rates current as of 06/01/10 and subject to change without notice. Free tote bag and atlas available on new accounts and balance transfers through 9/30/10. Minimum \$500 balance transfer required for free gift.



NO-FEE ATM LOCATIONS

Council Bluffs Locations

Lake Side Ampride	4040 So Expressway
Atherton's	662900 W. Broadway
Madison Ave Ampride	1836 Madison Ave.

Omaha Locations

Douglas County Health Center	4101 Woolworth Ave
Douglas County Correctional Center (Correctional employees only)	710 S. 17 th St.
City of Omaha Impound Lot	7809 'F' St.
Omaha Douglas Civic Center	1819 Farnam St
ODFCU Main Office	8251 West Center Rd
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	8004 S. 84 th St. (Walk-up)
K-N-J Express	3009 Parker St.
K-N-J Grocery	3301 California
D. J.'s	6818 S. 13 th St.
Jump Start	109 Locust St. -- Carter Lake

Omaha Walgreen's Locations

4310 Ames Ave.	10725 Fort St.
7202 N. 30 th St.	3005 Lake St.
5038 Center St.	9001 Blondo St.
8380 Harrison St.	18040 'R' Plaza
6101 NW Radial Hwy	3701 N. 132 nd St.
9001 West Center Rd	1802 Galvin Rd South -- Bellevue
7151 Cass St.	2323 'L' St.
5062 S. 155 th St.	6905 S. 36 th St. -- Bellevue
3001 Dodge St.	2605 S. 171 st St.
15525 Spaulding Plaza	3121 S. 24 th St.
13155 West Center Rd.	8989 West Dodge Rd.
225 N. Saddle Creek Rd.	5225 N 90 th St.
20211 Manderson St.	6005 N 72 nd St.
17909 Burke St.	11343 S 96 th St. -- Papillion
9512 S 71 st Plaza -- Papillion	

Lincoln Walgreen's Locations

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

Omaha Drive-Up Locations

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

Annual Meeting

The 61st Annual Meeting of the Omaha Douglas Federal Credit Union was held on Thursday, April 29, 2010 at the German American Club with approximately 85 members and guests in attendance.

Elected to the Board of Directors were: Bridget Hadley, Alan Thelen and Dan Silvis. Don Drazdys ended his term on the Board of Directors after serving on the Board since 2003.

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



Save Money on Your New Car

Are you ready to move ahead on purchasing your new car? Think it forward and save money. Before you visit the dealer, talk to one of our loan officers at Omaha Douglas Federal Credit Union about financing options.

Arranging your financing in advance is like having the money in your pocket when you go car shopping. It gives you the upper hand when you start negotiating price. And, as a member of a cooperative you reap the benefits of the lower rates that Omaha Douglas FCU offers.

There's more: Forward thinking your financing takes the pressure off when dealers offer you their special low-rate financing (based on a higher sticker price). Be ready for that. Car dealers might offer you a rebate. Prepare yourself by doing the math. You can find auto loan rebate comparison calculators at many reputable sites online, or try this AutoLoanCalculator.org.

Often you'll find it's best to:

- Take the rebate.
- Negotiate a lower sticker price.
- Use the financing you prearranged with your credit union.
- Use the rebate as part of your down payment.

Using the rebate as part of your down payment reduces the total amount of the loan. You'll pay less in finance charges and have a smaller monthly payment.

Too late? If you're already at the dealership, and you didn't arrange your financing in advance, ask the dealer if they are a CUDL Autosmart dealer and tell them that you want Omaha Douglas Federal Credit Union financing. It's almost always your best deal.

RESEARCH. SHOP. BUY.



Great Auto Deals.
Great Credit Union Rates.

**We are a CUDL Autosmart lender.
Click on the link on our website
for more information.**

How to Be More Clever Than an Identity Thief

U.S. Department of Justice data show that identity theft is the fastest-growing crime in America.

Identity theft occurs when someone uses your personal identifying information, like your name, Social Security number (SSN), or credit card number, without your permission, to commit fraud or other crimes and to get credit in your name.

Identity thieves are clever and can obtain a victim's personal information in many ways:

- **Dumpster Diving**—Going through trash to find bills and papers with personal information on it;
- **Phishing**—Posing as financial institutions or companies like eBay or PayPal and sending spam or pop-up messages to get consumers to reveal personal information;
- **Property theft**—Stealing wallets and purses; mail, including bank and credit card statements; preapproved credit offers; and new checks or tax information;
- **Smishing**—Phishing with text messaging on smart phones. Victims are instructed to visit a fake Web site.
- **Spyware**—Tricking victims into downloading illicit software when they open an attachment. Spyware records keystrokes to get credit card numbers and passwords.

No one can totally eliminate the risk of identity theft. Think of your SSN, financial account numbers, and passwords as the Holy Grail—sacred and powerful. You can reduce your chances of becoming a victim:

- Don't carry your Social Security card in your wallet unless you need it that day.
- Avoid using public computers to access financial accounts, and use intricate passwords.
- Limit personal information online.
- Shred any paperwork that contains nonpublic information.
- If you access financial accounts or shop online, make sure the Web site is secure. Secure sites have an "s" after the http—https://.
- Check your credit report regularly at annualcreditreport.com and monitor your transactions. Reconcile your accounts regularly.
- Keep an inventory of everything in your wallet and your PDA.

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.

Save paper on record keeping at home:

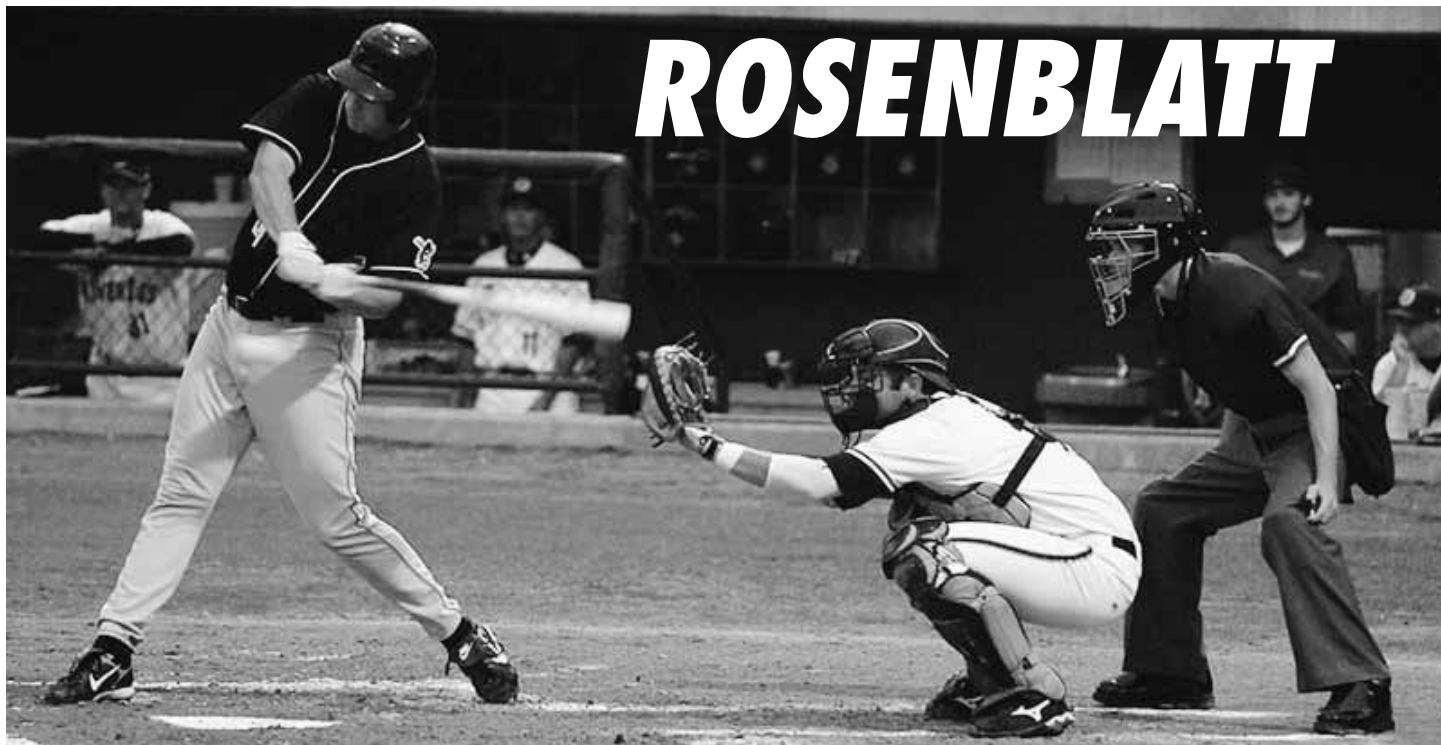
- Create a "Statements" or "Records" folder on your computer's hard drive. You can also do this on a rewritable CD, an external hard drive, a PDA, cell phone, or online storage site.
- Add subfolders, using the names you already use for your paper system.
- Open your online statement.
- Save it as a PDF or an HTML document. Include the name of the financial institution and the date in the file name so you can search for it easily.

However you store your records, use a secure Internet connection and protect against spyware and viruses. Keep a separate backup copy in a safe deposit box.

You can sign up for e-statements on your Omaha Douglas Federal Credit Union account through our e-Branch online banking system.

Credit Union Member Appreciation Night at

ROSENBLATT



Holiday Closings

We will be closed in observance of:

INDEPENDENCE DAY - Monday, July 5th

LABOR DAY - Monday, September 6th

COLUMBUS DAY - Monday, October 11th

VETERANS DAY - Thursday, November 11th

NEW HOURS

Effective September 1, 2010
at main office located at
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 – Monday through Thursday
	8:30 am to 5:00 – Friday

It's a beautiful day for a FREE ballgame... Let's play two!

Paraphrasing the Chicago Cub great Mr. Ernie Banks what could be better than watching a baseball game – watching two compliments of your credit union.

The Omaha Royals and your credit union have teamed up so that we could reward and thank our most valuable players – you our members.

Credit Union Member Appreciation Night at Rosenblatt Stadium will take place on Saturday, July 24, 2010, when the Omaha Royals take on the Zephyrs from New Orleans at 5:35 p.m. for a double header.

The gates will open at 4:30 p.m. for members to begin enjoying an evening of the best in family fun entertainment. The world-famous ZOOperstars! will perform throughout the game. Visit www.zooperstars.com for more information on the act and characters.

Credit union members may stop by the credit union to pick up their complimentary tickets – limit 4 per member.

In addition to experiencing some of the best baseball around, the credit union will be hosting a number of events that night including a sign and banner contest, first pitch contest and money bag race. Be sure and look for additional details on each of these activities at the credit union.

