



UPDATE

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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 one to two 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
 Nancy Schober 444-5051
 Kathleen Hall 444-6149
 Dennis Bryers 444-3798

Nominations must be submitted to a member of the committee or to the credit union by January 31, 2010. 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, 2010. 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 date and location of the Annual Meeting in our next newsletter.



AAA Membership

Special discounts for Omaha Douglas Federal Credit Union Members!

Through an exclusive partnership with AAA, Omaha Douglas Federal Credit Union Members can now take advantage of a 15% special savings on AAA membership dues. The AAA membership serves as a passport to dozens of helpful benefits, services and discounts including roadside assistance, travel, auto touring, insurance and more. The value of the numerous benefits of AAA membership is tremendous. For over a century, AAA has been a trusted, nationally recognized organization with a reputation among the motoring public for integrity and quality service. To find out more about extending this exclusive benefit to members, contact Dave Iliff at (402) 333-8200 ext. 312 or dwiliff@aaane.com or stop by our office at 2606 So. 132nd St.

https://www.autoclubgroup.com/nebraska/insurance/auto_quote.asp?pg=frm

AAA Rep to Be at Credit Union

A representative from AAA will be in our offices on Friday, January 15th to answer questions about their program.

**Downtown office
9:00 to 11:00 am**

**Main office
2:00 to 4:00 pm**



The Savings Keep Growing for Omaha Douglas Federal Credit Union members with Invest in America

Omaha Douglas FCU is proud to be a participant of Invest in America. Invest in America is a membership enhancement program that offers our members discounts on products and services provided by U.S. based companies. This partnership not only gives our members valuable discounts, but it also increases sales for our participating companies and, on a larger scale, helps stimulate the U.S. economy. Basically, Invest in America is a win-win for everyone.

As a member of Omaha Douglas FCU, you can receive the following money-saving discounts*:

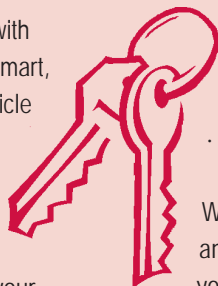
- **Chrysler Group LLC** is offering Affiliate Rewards preferred pricing on most new Chrysler, Jeep, Dodge or Ram Truck vehicles, saving you thousands. This discount is on top of other current incentives.
- **General Motors** is making their Supplier Pricing available to members on most new GM vehicles. This discount is on top of other current incentives.
- **Sprint** has a 10% discount on personal wireless accounts and 15% off of business accounts. They are also waiving application and upgrade fees and giving other substantial discounts on phones and accessories.
- **Thor Industries, Inc.** is saving members up to \$1,000 on select new, untitled eligible motor homes, travel trailers, fifth wheel trailers and park models. Discounts are available with seven popular manufacturers.
- **Allied** is offering members discounts on local moving and storage and a minimum of 60% off of out-of-state moves, plus deals on various other moving extras.
- **FTD** is giving members 20% off of flowers and gifts. You can choose from items like roses, Vera Wang exclusive floral designs, spa sets, chocolates, wine baskets and so much more.
- **CU Benefits Express** has discounts ranging from 5% to 70% on medical and lifestyle products. Medical services include dental care, vision care, medical supplies, mail order prescriptions and more. Lifestyle services range from discounts on ID theft protection and a financial helpline to legal services and participating fitness centers.
- **Complete Tax**, your complete tax solution, is a cost-effective alternative to products like
- **TurboTax**. Members get 30% off of the software, which is used by CPAs and tax professionals.

Omaha Douglas FCU is here to help our members save with respected U.S. companies at a time when everyone needs it most. To learn more about Invest in America and any of the above discounts, speak to a member representative or visit LoveMyCreditUnion.org.

**Details and restrictions on discounts from the following companies can be found at LoveMyCreditUnion.org: Chrysler Group LLC, General Motors, Sprint, Thor Industries, Inc., Allied, FTD, CU Benefits Express and CompleteTax.*

ONE STOP AUTO FINANCING

Omaha Douglas Federal Credit Union has partnered with Credit Union Direct Lending (CUDL) and CUDL AutoSmart, in an effort to make buying your next new or used vehicle easier and more convenient. This allows you to get your Credit Union auto financing within minutes, right at the dealership. Through this program, participating dealerships in the metro area can offer you a convenient way to purchase a vehicle and get your financing through the credit union. This program utilizes our current low auto loan rates and terms when financing your vehicle.



The way the program works is:

- Decide on the make and model of the vehicle you want
 - Visit any participating dealership
 - Apply for our low-rate auto-financing through the CUDL system. Within minutes, you'll have a financing decision.
- When visiting the dealership, make sure to identify yourself as an Omaha Douglas Federal Credit Union member and ask for your financing through the CUDL system. To find a local participating dealership, simply call the dealership locator at 888-CUDIRECT, or log on to www.cudlautosmart.com.

Advantages of Credit Union Credit Card

A Credit Union Credit Card: Your Best Bet

You've likely heard about some of the credit card changes in the new CARD act. Credit unions largely conform to the new rules already, and always have. If you already have a credit union credit card—good for you. If not, now is the time for change.

Does your credit card do what's right for you, even when no one is watching? Does your credit card give you:

- A low interest rate?
- Easy to understand terms?
- No hidden fees?
- And no tricky accounting that forces you to pay more interest and fees than you should have to?

The Credit Card Accountability Responsibility and Disclosure Act of 2009 was designed to make other financial institutions do what Omaha Douglas Federal Credit Union has been doing all along—operating in our members' best interest. According to the *New York Times*, credit union credit cards are the ones other credit card providers should emulate.

So, why are you carrying around those other credit cards from issuers that so mismanaged your trust that the government was forced to make them do the right thing for you?

Call or stop by and we'll get you started on a credit card that already has:

- Low fees,
- Low interest rates,
- Reasonable grace periods, and Great member service

You'll not only pay lower interest rates than you will with a bank card, but you'll get low fees, a reasonable grace period, and great member service that are just routine at the credit union. It's worth the few minutes it'll take to compare the card you're using with what you'll get using a credit union credit card.

After all, credit unions have been doing the right thing for their members all along ... even when no one was watching. Call us today, before someone starts looking over your current provider's shoulder.

Stay a Step Ahead of Fake Check Scams

Maybe you receive a letter stating you've won a foreign lottery but must wire back part of the enclosed check to pay taxes. Maybe someone offers to buy your online auction item but writes a check for more than the purchase price, asking you to wire back the difference. Or maybe you are offered a mystery shopping opportunity in which you make purchases with money from a provided check and then wire back the rest.



Whatever the pitch, don't be fooled. The check is fake, and it's a scam.

It works like this: The crook sends you a check, and makes up a reason for you to deposit it and wire some of the money back—such as paying fees on a sweepstakes you've won or returning the excess from a check for which they "accidentally" wrote the wrong amount. The checks look real, and often are printed with the names and contact information of actual financial institutions.

If you do as the scammer asks, it can take weeks for the fake check to be discovered—and when it is, *you* are responsible for paying back the lost amount.

Follow these tips to protect yourself from a fake check scam:

* Discard any offer that asks you to pay to claim a prize. A legitimate lottery would never ask you to pay for taxes, fees, or anything else—if you actually won, you would pay those taxes to the government.

* Instead of a check, consider using an online payment service or escrow service you trust to accept payment for online auction or classified items. These services often have built-in fraud prevention measures to protect both buyers and sellers.

* If you do accept a check, request one from a financial institution with a local branch so you can stop in to verify that the check is valid. If that's not an option, call the financial institution the check came from—but do not use the contact information on the check. Find a phone number from the financial institution's Web site or directory assistance instead.

* Throw away any offer that asks you to cash checks and wire money back as a mystery shopper or work-from-home employee. No legitimate employer would work this way.

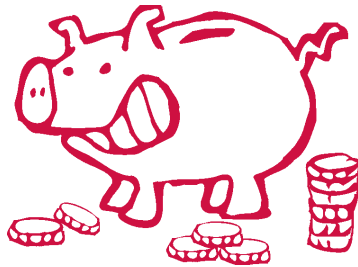
If you get a check that you're suspicious about, don't cash it. Report scams to the National Fraud Information Center/Internet Fraud Watch at fraud.org or call 800-876-7060.

RESOLVE TO BUDGET, SAVE, & INVEST IN THE NEW YEAR

January is a good time to take stock of your personal finances. You can make positive changes to your spending and saving habits, whether it's making a New Year's resolution to get spending under control, figuring out how to save for a down payment on a house, or analyzing your investment portfolio. Many people, however, don't know where to start.

Where are you now?

Start with a personal assessment. Ask yourself: Do you track where your money goes? Have you identified your spending leaks? Do you have a written spending plan? Do you have an emergency or rainy-day fund? Do you live within your means? Do you have written financial goals?



Know the difference

Many people think that if they don't overdraw their financial accounts, they're doing just fine. But that's not the whole story. Not even close. Having a plan for different aspects of your life is essential. Consider a plan where you:

- Budget ... for short-term goals.
- Save ... for medium-term goals.
- Invest ... for long-term goals.

Budgeting, saving, and investing are essential components of financial well-being, and they require different strategies.

Start the New Year on the right financial footing. Visit the following website: www.debtinfofocus.org. Brought to you by the nation's credit unions, this free and anonymous service will help bring your debt into focus. After answering a few questions about your income and current debts, a simple financial analysis will provide a wealth of information – debt to income ratios, debt payment schedules, and suggested personal action strategies to help keep your finances moving forward.

Omaha Douglas Federal Credit Union has joined Shared Branching through Credit Union Service Network (CUSN) connecting credit unions from across the country to more than 3,500 branch offices providing members with more convenient access to their money and accounts.

Now members of Omaha Douglas FCU can not only use our locations, but also those of other shared branching credit unions to conduct basic teller transactions. Whether traveling for business or pleasure, have parents or kids out-of-state, or you just simply prefer doing your business closer to home or work, shared branching brings the convenience to you.

Shared Branching locations offer the following teller services to members of participating credit unions:

- Deposits (cash and checks)
- Withdraw funds
- Transfer money from one account to another
- Balance inquiries
- Process loan and credit card payments and advances
- Statement prints

Providing the best access and service is important for our members. Shared branching is not only a necessity for most credit unions these days; it's becoming a way of life for members. Members want access to their accounts, online, through the ATM, over the phone and in-person, when and where they are. Shared branching offers members the ability to find locations by phone, 1-800-919-CUSC or at www.cuservicenetwork.com at a moment's notice.

Just look for the swirl! 

Holiday Closings

Your credit union will be
closed in observance of:

MARTIN LUTHER KING JR. DAY:
Closed Monday, January 18th

PRESIDENTS' DAY:
Closed Monday, February 15th