

Big Bank Services. Small Bank Attitude.

Website: www.lincolnusda-fcu.org

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Hours: Monday – Friday 8:30-4:30

Connie Stevens—Manager
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**Winter Loans
available
through
January 31, 2012**

Same day service

From \$500 to \$2,500

APR as low as 4.99% with
a term of 12 months.*

*Restrictions may apply. No refinancing current loans.

You are invited to

**Lincoln USDA Federal Credit Union's
Annual Meeting**


Wednesday
February 29, 2012
11:30 a.m.

Federal Building, Room 397
Lincoln, Nebraska

Are you interested in serving
on the Board of Directors?

Send nominations to the Nominating Committee
in care of the Credit Union.

Deadline is February 17.


 **Your statement is your 1099.
Please save it for
income tax purposes.**

**Please notify us if your address
or phone number changes.**

We will be closed on the following holidays:

January 16—Martin Luther King Jr. Day
February 20—Presidents' Day
May 28—Memorial Day
July 4—Independence Day

Contact the Credit Union for information regarding the
Sprint Discount Plan and the new Visa Travel Card.


**Save 10% on the
Sprint Credit
Union Member
Discount Plan.**


**DEBIT
VISA**

Image showing a Visa Debit card, a stack of coins, and a credit union member discount card.

Loan Rates

Certificates of Deposit

6-month	.25%	.25% APY
12-month	.40%	.40% APY

Auto Loans

2010 & newer	As low as 4.00%	
	36 months	As low as 4.25%
	48 months	As low as 4.50%
	60 months	As low as 4.70%
2009 & 2008	36 months	As low as 5.00%
	48 - 60 months	As low as 5.25%
2007 & older	As low as 5.50%	

All rates listed above are our best rates based on applicant's credit rating and credit history (your actual rate may be higher).

Members may receive 1/4 percent off auto loan rates for each of the following services with the Credit Union, not to exceed 1/2 percent:

- Payroll deduction or automatic payment
- Certificate of Deposit
- Checking account
- Other loans with the Credit Union

Check our loan rates before purchasing a new or used vehicle from a dealership. We may be able to match their rate.

Personal Loans

\$6,000 maximum limit

Payroll/automatic deduction	As low as 9.99%
Monthly (cash or check)	As low as 10.45%

Share Pledged Loans

Pledged Shares	4.00%
Pledged CD - 3.50% above purchase rate	

If a CD matures during the loan term: 1) the interest rate remains fixed if the CD is renewed, or 2) the loan balance must be paid in full if the CD is not renewed.

Home Equity Line-of-Credit

4.75% fixed rate through February 29, 2012
 \$40,000 maximum limit for 10 years
 Only available on homes owned in Nebraska

Maximum Loan Lengths

\$0-\$4,999	36 months
\$5,000-\$9,999	48 months
\$10,000 & up	60 months

(Rates are subject to change.)

THANK YOU TO OUR 2011 VOLUNTEERS

Board of Directors
 Stacy Sall
 Rich Torpin
 Julie Breuer
 Paul Boeshart
 Kevin Ertz

Supervisory Committee
 Jill Lewis
 Martin Norton
 Catherine Mills

Appointed Loan Officer
 Tammy Umholtz

A special thank you to Tammy Umholtz for her design expertise and to Frank Schmal for his emergency IT assistance.

During the week of April 22-28, Credit Union Youth Week, if you are 0-15 years of age and you make a deposit of \$50 or more, we will deposit \$5 in your account and your name will be entered in a drawing for a \$25 gift card. Deposits can be made in person or through the mail.

If you find that you used your plastic a little more than you intended, maybe we can help.



Get a low 4.99% rate for 6 months on balance transfers.

Offer valid from February 1 through March 31, 2012.

No balance transfers fees.

Restrictions may apply.

Quarterly dividend update for the period ending December 31: .10% APY