

Big Bank Services. Small Bank Attitude.

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Hours: Monday – Friday 9:30-4:30

Radley Breuer—Manager
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Credit Unions are cool!

The credit union concept is awesome! Most credit unions will refer prospective members to other credit unions if they cannot be a member in theirs! **Non-profit** service to the members, who are the owners, is the most appealing aspect. That means costs are watched so **rates are favorable** to savers and borrowers, and services are offered that members want and need. For our size, we have a **vast set of services available**. If something that you want isn't offered, let us know so we can see about other members' interest in a product and feasibility of getting it. We've also had some members ask about retirement and if they can stay with us. Once a member, always a member is the common saying. Family is still eligible to belong into retirement as well!

Inactive Account Fee

If an account has had no activity for 18 months and the balance is below \$100, a \$1 fee per month will be assessed. Please check your statements!

15-Month Share Certificate Special*

1.15%
1.16% APY**

*Applies to new funds deposited into the credit union. Funds currently on deposit cannot be transferred for this special. Certificate matures after 455 days and will convert to the 12-month rate at that time. \$500 minimum. Rates may change or the special may end at any time. Penalty may be imposed for early withdrawal and may reduce APY ******(Annual Percentage Yield).

Contact the Credit Union for more information.

We will be closed on the following holidays:

October 9 —Columbus Day
November 10—Veterans Day
November 23 & 24—Thanksgiving
December 25—Christmas
January 1—New Year's Day

In celebration of International Credit Union Day

We are having an Open House on
Thursday, October 19, 2017
10:00 a.m. — 12:00 noon

Please join us for snacks
and a \$100 drawing.

During the entire month of October, do one of the following to enter the drawing (in addition to entering at the Open House):

- ◆ Open a new account
- ◆ Refer a new member
- ◆ Sign up for Estatements
- ◆ Add a checking account, share certificate, new loan, or credit card

The drawing will be held November 3, 2017

Rates

Share Certificates

6-month	.40%	.40% APY
12-month	.50%	.50% APY
15-month special	1.15%	1.16% APY

Auto Loans

2016-2018	24 months	As low as 2.99%
	36 months	As low as 2.99%
	48 months	As low as 2.99%
	60 months	As low as 3.24%
	72 months	As low as 3.74%
2015 and older	36 months	As low as 3.99%
	48 months	As low as 3.99%
	60 months	As low as 4.24%
	72 months	As low as 4.74%

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
- Share Certificate
- Checking account
- Other loans with the Credit Union

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

Shares

36 months or less	3.00%
More than 36 months	4.00%

Share Certificates 3.50% above purchased 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

3.75% fixed rate through February 28, 2018
\$40,000 maximum limit for 10 years
Only available on homes owned in Nebraska

Credit Cards 9.50% APR—fixed

Equifax Breach

Incredible news of the sensitive information one of the big three credit bureaus let out of their grasp! What can you do to help protect yourself?

Update contact information (address, phone number, e-mail address) with credit unions, banks, and credit card companies so they can contact you if something is questionable, and be wary of *what you give out* if you didn't initiate the contact.

Review statements and activity on your accounts and contact us if something is questionable.

Visa Alerts – Our debit or credit card company may text, call, or email if a transaction is suspicious. But, you can be proactive by going to our website and signing up for Visa Alerts. Transactions that meet your specific criteria will immediately notify you that they happened. Very cool!

Check your credit report! You can get one free credit report from each reporting bureau each year. Hit a different bureau every 3-4 months to watch it. Go to:

www.annualcreditreport.com

Other steps that can be considered:

Credit monitoring and identity theft services can help prevent and/or repair damage done by hackers.

Fraud alerts can be set up by calling the credit reporting bureaus.

Credit freezes can block access to your credit and make it harder to open accounts in your name. But they cost to put into place with each bureau and may have to be removed if you need credit.

**Quarterly dividend update
for the period ending September 30, 2017:
.10% APY**

THANK YOU TO OUR 2017 VOLUNTEERS

Board of Directors

Brian Baskerville
Stacy Sall
Jacob Bliven
Paul Boeshart
David Sidney

Supervisory Committee

John Watermolen
Cheri Brinkman
Linda Anders
Sharon Kluck

Appointed Loan Officer
Tammy Umholtz