

# The Shareholder

*"A Service to Members of Baker's Federal Credit Union"*

For Comments or Suggestions Please Call 402-339-6755 or E-mail us at: BAKERSFCU@AOL.COM

## HOLIDAY CLOSING

Christmas Eve, Dec. 24, Close at Noon  
Christmas Day, December 25  
New Year's Eve, Dec. 31  
Closed for year end processing  
New Year's Day, January 1  
Martin Luther King, Jr. Day,  
January 21  
President's Day, February 18

## CONTACT US

For current rates or further description of any products or services, call the Credit Union at:



**402-339-6755**

or visit us on the web  
[www.bakersfcu.org](http://www.bakersfcu.org)

### CREDIT UNION STAFF:

Jane Kerrigan, President  
Sharon Lee, Vice-President  
Malissa Gute, Member Services

11117 John Galt Blvd.  
Omaha, NE 68137

Monday-Friday 8:30 am-5:00 pm

M.A.T.T. (Audio Response)  
Home Financial Services  
(online banking)  
for 24-hour account access  
397-5312

## LOST OR STOLEN CREDIT OR DEBIT CARD?

**Report it immediately!**

Visa Credit Card: Debit Card:  
1-800-991-4964 1-800-535-8440

## Baker's FCU Privacy Statement

### INFORMATION WE COLLECT:

We collect non-public information about you from some or all of the following sources:

- Information we receive from you on applications or other forms.
- Information about a member's transactions with us, our affiliates, or others; and
- Information we receive from a consumer reporting agency.

If a member decides to terminate their membership or become an inactive member, we will adhere to the privacy policies and practices, as described in this notice

### OUR SECURITY MEASURES:

We restrict access to nonpublic information about you, to those employees who need to know that information to provide products and services to you. We maintain physical, electronic and procedural safeguards that comply with Federal regulations to guard your nonpublic personal information.

## ANNUAL MEETING

**April 7th • 5:00 p.m. • Credit Union**  
Plan to attend the Baker's Federal Credit Union's 28th Annual Meeting and exercise your right and privilege as a member/owner to vote for your Board of Directors.

### Two Board Seats Up for Election

Two Board of Directors terms are expiring. If you are willing to volunteer your time, and have a desire to serve, call the credit union to have your name placed on the ballot. Each volunteer position is for three years. Call Jane Kerrigan at 339-6755, if you are interested.



## Happy New Year to Our Members

We would like to take this opportunity to wish you and your family a happy and prosperous new year and to thank you for your support of the credit union over the past year. Our New Year's resolution will be to continue to provide our members with the best possible financial products and services while never losing sight that our members are our owners and should be treated as such.

**Ginny Gohr  
Dick Bruns  
Jane Kerrigan  
Kathi Kriley  
Sharon Lee  
Larry Shaw  
Tim Waters**

## Thank You To Board Members

All members of Baker's Federal Credit Union wish to thank each of the Board Members for their volunteer commitment. The Board members are the backbone of the Credit Union. They are the ones with the responsibility to direct the Credit Union's future. The following board members volunteer their time to serve, because they care. The next time you see one of them, or talk to them, be sure to thank them for all their work.

## **WE WANT YOU ... TO GET YOUR TAX REFUND FASTER!**

Working with your credit union, the IRS can transmit your tax refund directly to your credit union account. It is quick, easy and safe -- receive your refund up to three weeks earlier.

Include the Baker's FCU routing number, 304087567 and your account number directly on your 1040 form in the section labeled "Refund." Call the credit union for assistance or if you have any questions.

**Use IRS Direct for Quick, Safe, Easy Delivery of Your Tax Refund.**



## **BAKER'S FCU DEBIT CARD:**

- ✓ 24/7 access to your account
- ✓ Accepted anywhere VISA is accepted
- ✓ Safer than carrying cash
- ✓ No fee for purchases
- ✓ Use for recurring monthly payments
- ✓ Use for online purchases

**If you don't have your debit card, call NOW!**

## **Planning For Retirement**

If one of your New Year's resolutions was to save money for your retirement, the credit union can help.

With an individual retirement account, saving money for your future and reducing tax dollars go hand-in-hand. IRA's offer the luxury of tax-deferred earnings, which cuts your tax bill each year while you save for your goals.



Small, regular payroll deductions into your IRA can make a big difference. To start your IRA today or for more information, call the credit union at 339-6755.

## **CHRISTMAS CLUB**

Still recovering from the holiday season and plagued by the "Ho-Ho-How am I going to pay for these shopping bills?"

Give yourself a gift for 2008 and open a Christmas Club Account now. Put a little away each month or from each paycheck and by next November you can shop 'til you drop without paying for it later! Contact the credit union for more details or to open your 2008 Christmas Club Account.



## **Enjoy the Convenience of e-statements!**



Baker's FCU is now offering our members the option of e-statements. EStatements provide you with the same information as paper statements, but are securely available through HFS, our online banking service. This convenient new way to receive your statements allows you to view and print your monthly account statement at any time, from any computer with Internet access. Plus, you will have access to your statements sooner than you would a paper statement.

To sign up for E-Statements, you MUST have access to HFS and a valid e-mail address. Members can access HFS by the Baker's FCU home page at [www.bakersfcu.org](http://www.bakersfcu.org).

### **INCLEMENT WEATHER NOTICE:**

If the National Weather Service issues a blizzard warning, the credit union will close to allow associates to retreat home safely. In all other severe snowstorms, it is up to the president's discretion whether or not to close the credit union.