

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: Bakers@bakersfcu.org

HOLIDAY CLOSINGS

MEMORIAL DAY MAY 28, 2018
INDEPENDENCE DAY JULY 4, 2018

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

Follow us on Twitter @BakersFCU

CREDIT UNION STAFF:

Sharon Lee, President
Leslie Ruch, Member Services

11117 John Galt Blvd.
Omaha, NE 68137

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

M.A.T.T. (Audio Response)
402-397-5312

Home Financial Services
(online banking)
for 24-hour account access

LOST OR STOLEN CREDIT OR DEBIT CARD?

Report it immediately!

Visa Credit Card:
1-800-325-3678

Debit Card:
1-800-535-8440

SPRING INTO BETTER RATES!

We always have **LOW** rates!
Start saving for your summer trip as early as tomorrow!



FAST AND CONVENIENT!

We are here to offer you the best deal on new or used autos.
Starting as low as 2.25% APR*
UP TO 72 MONTHS

*Annual Percentage Rate (APR). Subject to credit approval. Estimated monthly payments per \$1,000.00 borrowed is \$21.66 for 48 months/\$17.49 for 60 months/\$14.71 for 72 months. Member NCUA & Equal Housing lender *

EXPRESS YOURSELF!

Home Equity Loans are as low as 3.25%

We have low rates, fast approval time & three easy ways to apply!

- **Online**
- **In-person**
- **Over the phone**

* Annual percentage Rate (APR). Subject to credit approval. Estimated monthly payments per \$1,000.00 borrowed is \$22.25 for 48 months/\$18.09 for 60 months /\$15.31 for 72 months. Member NCUA & Equal Housing lender *

ANNUAL MEETING:

April 2nd, 2018 | 5:00pm
Credit Union

Plan to attend the Baker's Federal Credit Union's 38th Annual Meeting and exercise your right and privilege as a member/owner to vote for your Board of Directors.

Board Seats Up for Election

There are two Board of Directors terms that 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 Sharon Lee at 402-339-6755, if interested.

SURCHARGE FREE ATMS

Access thousands of Surcharge-free ATMs Nationwide at your disposal! You can download the App on your smart-phone to find the locations or go online.

Androids - MoneyPass Network ATM locator app in the Android Apps on Google Play.

iPhones - MoneyPass Network ATM locator app in the APP Store.

Or Online at www.star.com/locator, then chose Surcharge-free ATM.

APRIL IS CREDIT UNION YOUTH MONTH

You're probably searching for simple ways to prepare the kids in your life to manage their money, now and in the future. Learning how to save is a skill that can never be learned too young, and is very important! We can help!

Any youth accounts opened for ages 12 and under will be entered to win a

\$25.00 Visa Gift Certificate!



CONSOLIDATE YOUR HIGH INTEREST CREDIT CARDS TO OUR **LOW, FIXED RATE VISA!**

VISA

- ➔ Low FIXED rate
- ➔ No transfer Fees
- ➔ Free Cash advances
- ➔ No Annual Fee
- ➔ Accepted anywhere Visa is

**CALL TODAY
TO GET YOURS!**



11.90%

WE WANT YOU... To get your refund faster!

Want your taxes done quickly and affordably? Try using Turbo Tax thru BFCU's Virtual Branch! It's Fast, Easy and Economical! There is no risk, you don't pay until you are ready to print or electronically file your returns. Turbo Tax federal free Edition allows tax filers with simple federal returns to prepare, print and file for free!



**Use Turbo Tax for Fast, Easy,
Economical Filing of Your Tax Return.**

Sprint®



**\$100 CASH REWARD
with EVERY NEW LINE**

It's Sprint's best Credit Union Member cash rewards offer ever...

Another BENefit of Membership

Current Sprint customers will receive **\$50.00 cash reward for every line** transferred into Sprint Credit Union Member Cash Rewards. PLUS, get a **\$50.00 loyalty cash reward EVERY YEAR** for Every Line!

Visit LoveMyCreditUnion.org/Sprint or text "BEN" to 313131 to calculate your cash rewards!

Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account!

DID YOU KNOW?

Three mistakes that will tank your credit score

1. Cosigning a loan

If the borrower starts missing payments your credit score will take the hit.

2. Closing a credit card account

It's good to pay them down, but don't close them or close more than one at a time.

3. Not catching errors

ALWAYS keep an eye on your credit score. This is good to make sure your identity hasn't been stolen and also for inaccuracies that could be hurting your score.

REMINDER
Information Updates Requested



Don't forget to update your Credit Union of any address, phone number, or email address changes!

CREDIT UNION STAFF: Sharon L, President | Leslie R, Member Services