

# 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](mailto:Bakers@bakersfcu.org)

## HOLIDAY CLOSINGS

NEW YEAR'S DAY	1/1/18
MARTIN LUTHER KING JR. DAY	1/15/18
PRESIDENT'S DAY	2/19/18

## 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:

Sharon Lee, President  
Jenifer Nelson, Vice-President  
Leslie Ruch, Member Services

11117 John Galt Blvd.  
Omaha, NE 68137

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

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:  
1-800-991-4964

Debit Card:  
1-800-535-8440



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.

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.

Ginny Gohr | Lisa Cameron | Jane Kerrigan | Kathi Kriley  
Sharon Lee | Larry Shaw | Lori Close

## ANNUAL MEETING:

**April 2nd, 2018 | 5:00 p.m.**  
**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.**

Over 55,000 Surcharge Free ATM's Nationwide at your disposal! You can download the App on your smartphone to find the locations or go-online. Androids- ALLPOINT Surcharge Free ATM in the Android Apps on Google Play. IPHONES- ALLPOINT- Surcharge Free ATM Locator in the APP Store. Or Online at [www.star.com/Locator](http://www.star.com/Locator), then chose Surcharge Free ATM's

We are looking for more great members like you! Be sure to remind your family members that they qualify for all of our great products as well!

**HAVE THEM GO ONLINE OR COME IN TODAY. IT'S QUICK & EASY!**

Not sure what to get that special someone?

**Visa Gift Certificates**

**AVAILABLE NOW!**

**THE PERFECT GIFT FOR ANYONE!**

- ✓ Can be used at ATMs
- ✓ Accepted anywhere Visa is
- ✓ Safe for International use

**GET ONE AT YOUR CREDIT UNION TODAY!** \*Low fee of \$3.50

**IMPORTANT 1099 NOTICE for IRA Holders:** Please retain your statement for tax purposes. You will not be receiving a 1099 interest form. The fair Market Value of your IRA is being furnished to the IRS.



**Warm Up to a RED HOT RATE!**



**REFINANCE YOUR CAR TODAY AT A LOWER RATE!**

**FAST AND CONVENIENT!**  
We are here to offer you the BEST auto deal on NEW or USED autos.

**STARTING AS LOW AS 2.25% APR\***  
Up to 72 Months

**START YOUR HOME IMPROVEMENT PROJECTS TODAY!**

**Home Equity Loans as low as 3.25% APR\***

We have Low Rates, Fast Approval Time, & Three Ways to Apply!  
Online, in person, or have us email you an application.

\* Annual Percentage rate (APR). Subject to credit approval. Estimated monthly payments per \$1,000.00 borrowed is \$21.81 for 48 months / \$17.64 for 60 months / \$14.87 for 72 months

\* 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. Equal Housing Lender.

# TRANSFER YOUR HOLIDAY CARDS TO OUR **LOW, FIXED RATE VISA!**

**11.90%**

## VISA

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

**CALL TODAY  
TO GET YOURS!**



### 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. Please call ahead to verify the credit union is open if the weather is questionable. Be sure to use the 24/7 access to your accounts during these times.

### LEARN WAYS TO SAVE MONEY???

Visit [MyCreditUnion.gov](http://MyCreditUnion.gov) to learn personal finance tips throughout the year!



## **\$100.00** cash reward with **EVERY NEW LINE**

Its 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](http://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!*

# Sprint



## 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.**

## 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.

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