

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

NEW YEARS DAY JANUARY 1, 2019
MARTIN LUTHER KING
JR. DAY JANUARY 21, 2019
PRESIDENT'S DAY FEBRUARY 18, 2019

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, Loan Officer
Missy Ames, 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



From our family to yours, we are wishing you each Happy Holidays and a good New Year

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 & Committee 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 | Carri Underwood | David Dadura | August Whitbeck

ANNUAL MEETING:

**April 1st, 2019 | 5:00 p.m.
Credit Union**

Plan to attend the Baker's Federal Credit Union's 39th 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 is one Board of Directors term that is 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 smartphone 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.



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



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

**START YOUR HOME IMPROVEMENT
PROJECTS TODAY!**

FAST AND CONVENIENT!

We are here to offer you the BEST auto deal on NEW or USED autos.

**STARTING AS LOW
AS 2.75% APR***
Up to 72 Months

* Annual Percentage rate (APR). Subject to credit approval. Estimated monthly payments per \$1,000.00 borrowed is \$22.03 for 48 months / \$17.86 for 60 months / \$15.09 for 72 months

**Home Equity Loans as low as
4.00% 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 \$22.58 for 48 months / \$18.42 for 60 months / \$15.65 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!**

**Not sure
what to get that
special someone?**

**Visa Gift Certificates Now Available!
The Perfect Gift For Anyone!**



GET ONE AT YOUR CREDIT UNION TODAY!

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

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.

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.



**Bakers Federal Credit Union Members
Get Exclusive Discounts from Love My Credit Union Rewards**

Everyone loves to save, especially on products and services you use every day. That's what Love My Credit Union Rewards is all about. Members have saved nearly \$2 billion in discounts from valued partners through Love My Credit Union Rewards. You can save too with valuable discounts from these partners:

- ♥ Get a **\$100** cash reward for **each new line** you activate, up to 3 lines. Plus, get a **\$50** cash reward **every year** for as long as you are a Sprint customer.*
- ♥ Save up to \$15 on **TurboTax** federal products!
- ♥ Get an exclusive smoke communicator and a \$100 gift card with a **NEW ADT** monitored home security system. Call 844-703-0123 to receive this special offer.
- ♥ Shop and get cash back at over 1,500 online retailers with **Love to Shop**



To find out more and learn about other valuable discounts, visit www.bakersfcu.org or LoveMyCreditUnion.org. You get all these offers and discounts just for being a member of **Baker's Federal Credit Union**.

*Limited time offers. Activ. Fee: Up to \$30/line. Credit approval req. Cash Reward Offers: Avail. for eligible credit union members & member employees with qualifying corp. id. (ongoing verification). \$100 Cash Reward for new smartphone line activ. up to 3 lines. Req. activ. at point of sale. Excludes CL, MBB devices, tablets, Sprint Phone Connect, upgrs., replacements & ports made between Sprint entities or providers associated with Sprint. Limit one SWP Corp ID per Sprint acct. No add'l. discounts apply. Loyalty Reward: \$50/line/yr. Cash Reward up to 3 lines when Sprint acct. remains active and in good standing each yr. Transfer Reward: Members participating in another discount program are eligible for a \$50 Cash Reward for up to 3 smartphone lines transferred to Cash Reward program. Deposit: Cash Reward issued by CU Solutions Group. Sprint acct. must remain active and in good standing for 31 days to receive Cash Reward. Allow 6-8 wks. for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 8 wks., visit lovemycreditunion.org/sprintrewards & click on "Cash Rewards Tracker". Other Terms: Offer/coverage not avail. everywhere or for all phones/networks. May not be combinable with other offers. Offer, terms, restrictions, & options subject to change & may be modified, discontinued, or terminated at any time without notice. Restrictions apply. © 2018 Sprint. All rights reserved. Sprint & the logo are trademarks of Sprint. Other marks are the property of their respective owners.



CREDIT UNION STAFF: Sharon Lee, President | Leslie Ruch, Loan Officer | Missy Ames, Member Services