

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 CLOSINGS

MARTIN LUTHER KING DAY 1/17/2011
PRESIDENT'S DAY 2/21/2011

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

CREDIT UNION STAFF:

Jane Kerrigan, President
Sharon Lee, Vice-President
Tracy Fletcher, 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:
1-800-991-4964

Debit Card:
1-800-535-8440

Auto Loans Made Easy

Baker's Federal Credit Union wants to make it as easy as possible for you to purchase your next vehicle. Stop by or call the credit union and get pre-approved so that you will have bargaining power when you are negotiating.

Your credit union has competitive rates and terms to fit your budget with payroll deduction, your payments are automatic. All loan applications are processed the same day you apply. It doesn't get any easier than that! Call today to apply for an easy auto loan.



ANNUAL MEETING:

April 4th, 2011
5:00 p.m.
Credit Union

Plan to attend the Baker's Federal Credit Union's 31st 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.

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
Dick Bruns
Jane Kerrigan
Kathi Kriley
Sharon Lee
Larry Shaw
Jenny Gautier**

WE WANT YOU...To get your 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.

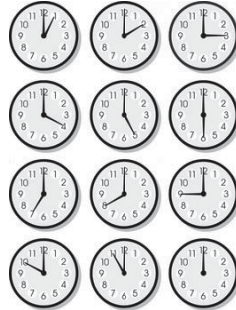
Use IRS Direct for Quick, Safe, Easy Delivery of Your Tax Refund.



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 2011 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 2011 Christmas Club Account.



24/7 Access to Your Accounts

- Debit Card
- Online Banking
- Automated Teller System
- e-Statement

Call 402-339-6755 or visit www.bakersfcu.org today to get signed up for these easy ways to access your account whenever you want.

PROTECT YOURSELF FROM IDENTITY THEFT

Baker's Federal Credit Union will never initiate a request for sensitive information via e-mail or text messaging (e.g. Social Security number, PINs, passwords or account numbers). If you receive an e-mail or a text message that requests this type of sensitive information, contact us to verify its authenticity. DO NOT respond directly back to these types of communications.

IN CASE OF THE FLU

For Our Protection (due to the limited staff) and yours:

Please use electronic forms of banking if you have any flu like symptoms.

For those times you can not make it into the credit union, call for a debit card for 24 hour access to your funds. Also, sign up for online banking to manage your account from your home. Call the credit union today.



National Credit Union Youth Week - April 17-23, 2011

Wouldn't your grandchildren, niece or nephew appreciate a birthday savings account? Or, give them a head start on their future with a college savings fund. Opening an account is quick and easy. Stop in or call and we will help get you started.

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.