

# 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](mailto:BAKERSFCU@AOL.COM)

## HOLIDAY CLOSINGS

MARTIN LUTHERAN KING DAY 1/18/10  
PRESIDENT'S DAY 2/15/10

## 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: 1-800-991-4964  
Debit Card: 1-800-535-8440

## Promotional Account

The Annual Percentage Yield will change to 1.50% as of 1/1/2010.

## 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 5<sup>th</sup>, 2010  
5:00 p.m.  
Credit Union

Plan to attend the Baker's Federal Credit Union's 30<sup>th</sup> 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  
Tim Waters**

# 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.

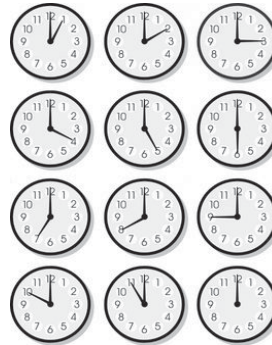
## Use IRS Direct for Quick, Safe, Easy Delivery of Your Tax Refund.



## 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 2009 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 2009 Christmas Club Account.



## 24/7 Access to Your Accounts

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

## 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 request 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.



Call 402-339-6755 or visit [www.bakersfcu.org](http://www.bakersfcu.org) today to get signed up for these easy ways to access your account whenever you want.

## National Credit Union Youth Week - April 18-24, 2010

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.