

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 CLOSING

Columbus Day, October 13
Veterans Day, November 11
Thanksgiving, November 27
Close at 1 pm on Nov. 28
Christmas Eve, Dec. 24, Close at Noon
Christmas Day, December 25
New Year's Eve, Dec. 31
Closed for year end processing
New Year's Day, January 1

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

FEATURING BAKER'S FCU LOANS...

HOME EQUITY LOAN SPECIAL



Put the equity in your home to work for you to pay for remodeling or home repairs, consolidate your debt in one easy monthly payment or treat yourself to something you've always wanted - maybe a vacation or new recreational vehicle.

RATE AS LOW AS 6.5%*
NO PAYMENT FOR 50 DAYS

Subject to credit approval and qualification. New money only. Maximum loan amount is \$35,000. Maximum term available is 7 years (84 months). Actual rate determined by individual creditworthiness. Estimated monthly payment per \$1,000 borrowed is \$14.85 at 6.5% APR for 84 months.



AUTO LOAN RATES AS LOW AS 4.99%



Don't play the dealer's auto financing game. Come to someone you trust -- your credit union -- for a great rate and a payment to fit your budget.

RATES AS LOW AS 4.99% APR*

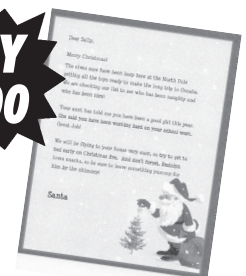
*New money only, subject to qualifications. 4.99% APR available with approved credit on 2007 and new vehicles. Other rates and terms available. Rates determined by individual creditworthiness. Estimated monthly payment per \$1000 borrowed is \$18.87 at 4.99% for 60 months.

LETTERS FROM SANTA!

BENEFITS CHILDREN'S MIRACLE NETWORK

Your credit union has teamed up with Santa and for \$3.00 each, all of your little loved ones can receive a personalized letter from Santa. **Order deadline is November 14th and letters will be mailed mid-December. See the credit union for details.**

ONLY \$3.00



FORGET CHECKS! PAY BILLS WITH YOUR VISA CASH & CHECK DEBIT CARD

Take the hassle out of paying bills. It's an easy way to pay all kinds of bills such as phone service, insurance, cable and even utilities. There is no need to write checks, buy stamps, or worry about delays in the mail.

CHOOSE FROM TWO WAYS TO PAY WITH VISA:

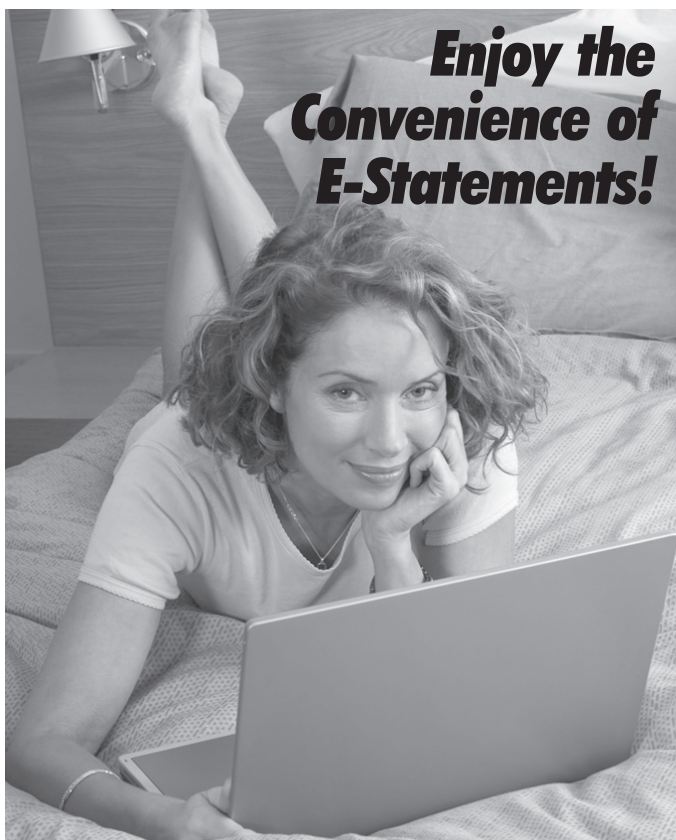
1. PAY BILLS ONE AT A TIME.

Simply contact your biller each month by phone or online. You control how much you pay and when.






2. SCHEDULE AUTOMATIC PAYMENTS.

Your biller automatically (debits or charges) your account each month.

Simply contact the companies that send you bills and pay with your VISA card. For a directory linking to thousands of companies that take VISA card payments, visit www.visa.com/billpay.



**Enjoy the
Convenience of
E-Statements!**

-  Sign up today and receive a free gift.
-  It's FREE, SAFE and Convenient!
-  Balance your checkbook any time.
-  Transfer money from one account to another.
-  View and download your statements safely.

**CONTACT THE CREDIT UNION TODAY
402-339-6755**

ATTENTION STATE QUARTER COLLECTORS

The last state quarter is being released in October and we will not be carrying any extra stock.

Check your collection today to be sure it is up to date.



DISCOVER THE BENEFITS OF DIRECT DEPOSIT

Simplify your life. Same-day fund availability.

Save time and gas with fewer trips to the Credit Union.

Simply give your employer the credit union routing number, 304087567 and your account number.



**PEE WEE PENGUIN
TEACHES KIDS TO SAVE!**

Saving has its rewards! Open a new young savers account for any child age 12 or younger and they'll receive a free gift!