

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

Columbus Day	10/11/10
Veterans Day	11/11/10
Thanksgiving	11/25/10
Close at 1:00 p.m.	11/26/10
Christmas Eve (Close at Noon)	12/24/10
Christmas Day	12/25/10
New Years Eve (Closed for year end processing)	12/31/10
New Years Day	01/01/11

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

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

Auto Loans - It's So Easy!!

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

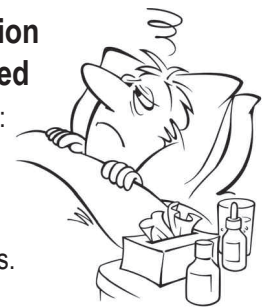
Loan applications are processed the same day you apply. You can even finance up to 110% of your vehicle's purchase price to help cover tax and licensing. With payroll deduction, you won't even have to remember to mail your payment. Apply online or call.



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.

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 22, 2010 and letters will be mailed mid-December. See the credit union for details.

ONLY \$3.00



Regulation E, Opt-in Requirement to pay ATM and One Time Debit Charges

If you have not received or returned the mandated Opt-In form that allows you to maintain your checking account relationship as you have in the past, please call as soon as possible, **402-339-6755**.



Holiday Loan Special

Don't let the budget blues keep you from enjoying the holiday cheer. Keep costs under control with a holiday loan from the credit union. You can set up a convenient payment schedule and favorable terms to fit your budget instead of running up expensive credit card bills.

Stop by or call the credit union today and we will make sure your holidays are the "most wonderful" and that all your memories are pleasant ones.



DEBIT CARDS

Are You Still Missing Out?

**Accepted anywhere
VISA is accepted**

**Much safer than
carrying cash**

**Access your account
at ATM's**

**No interest owed because purchases
are deducted from your checking
account**

Debit cards offer a convenient alternative to carrying a checkbook or cash. Using a personal identification number (PIN) you can also use your debit card to obtain cash at most automated teller machines ATM's).

To find out more about debit cards, or obtain one, contact Baker's FCU today.



INFORMATION UPDATE



Be sure to contact the credit union if you have any information to update, including your address, phone number or e-mail address.

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.