

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

INDEPENDENCE DAY	7/4/2017
LABOR DAY	9/4/2017

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:

Sharon Lee, President
Jennifer Nelson, Vice-President
Leslie Ruch, Member Services

11117 John Galt Blvd.
Omaha, NE 68137

Monday-Friday 8:30 am-5:00 pm

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:
1-800-991-4964

Debit Card:
1-800-535-8440



Be sure to remind your family members that they qualify for all of our great products as well!

Have them go online or come in today.

DON'T KEEP US TO YOURSELF!

Refinance your car today at a lower rate!

We are here to offer you the best auto deal on new or used autos.
Starting as low as 1.90% APR* Up to 72 Months

Fast and Convenient!

*Annual Percentage Rate (APR). Subject to credit approval. Estimated monthly payments per \$1,000.00 borrowed is \$21.66 for 48 months / \$17.49 for 60 months / \$14.71 for 72 months

START YOUR HOME IMPROVEMENT PROJECTS TODAY!

Home Equity Loans are as low as 2.99%

We have Low rates, fast approval time & three easy ways to apply! Online, in-person, or have us email you an application to you.

Annual percentage Rate (APR). Subject to credit approval. Estimated monthly payments per \$1,000.00 borrowed is \$22.14 for 48 months / \$17.97 for 60 months / \$15.20 for 72 months. Equal Housing lender



IS YOUR INTEREST RATE HIGHER THAN 11.90%?

Chances are it is, transfer your balances to us today and save your money!

- ✓ 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!

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



GET ONE AT YOUR CREDIT UNION TODAY!

Need Help saving Money?? Visit MyCreditUnion.gov to learn personal finance tips throughout the year!

"Did You Know?"

Three mistakes that will tank your credit score:

Cosigning a loan: If the borrower starts missing payments your credit score will take the hit

Closing a Credit card Account: It's good to pay them down, but don't close them or close more than one at a time.

Not catching Errors: ALWAYS keep an eye on your credit score. This is good to make sure your identity hasn't been stolen and also for inaccuracies that could be hurting your score.

Avoid Getting Scammed over the Phone.



Scam calls are at an all-time high!

- Don't answer calls from unknown numbers. Let voicemail get them.
- If asked to hit a button to stop receiving calls, just hang up
- Write down the number and file a complaint with the FCC
- Ask your phone service provider if it offers a robocall blocking service
- Monitor accounts and statements for unauthorized charges

Why Throw Away Your Money? Save with Sprint.

Join the over 1 Million credit union members nationwide that are already saving over \$90 million on their wireless plans! Baker's Federal Credit Union is pleased to bring our members these major savings through the Sprint Credit Union Member Discount Plan.

Ways you can save:

- **10% off** most regularly priced Sprint individual service plans
- **15% off** most regularly priced Sprint business service plans
- Waived activation fee on new activations
- Waived upgrade fee
- Available to new and existing Sprint customers

Enjoy the perks, benefits and exclusive discounts that only credit union members like you can receive.

3 Ways to Get Your Discount:

- Call **877.SAVE.4CU** (877.728.3428) and let them know you're a credit union member. Ask to be a part of the NACUC_ZZM Corporate ID to save.
- Click www.SprintSave4CU.com
- Visit your nearest Sprint store



What are you waiting for? Start saving today!

Verification of membership is required at time of activation/upgrade.

CREDIT UNION STAFF:

Sharon L, President | Jenifer N, Vice President | Leslie R, Member Services