

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	01/19/15
PRESIDENT'S DAY	02/16/15

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
Jenifer 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

ANNUAL MEETING:

April 6th, 2015 5:00 p.m.
Credit Union

Plan to attend the Baker's Federal Credit Union's 35rd Annual Meeting and exercise your right and privilege as a member/owner to vote for your Board of Directors.

Board Seats Up for Election

There are Board of Directors terms that 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 Sharon Lee at 339-6755, if 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.

<i>Ginny Gohr</i>	<i>Dick Bruns</i>	<i>Jane Kerrigan</i>
<i>Kathi Kriley</i>	<i>Sharon Lee</i>	
<i>Larry Shaw</i>	<i>Lori Close</i>	

Warm Up to a RED HOT RATE!

AUTO LOAN SPECIAL

HOME EQUITY LOAN SALE

We are here to offer you the BEST auto deal on NEW or USED autos.

As low as **2.99% APR***

Up to 60 months

Up to \$75,000

As low as **1.90% APR***

Max Term 72 Months

Call, go online or stop by to apply today!

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

* Annual Percentage rate (APR). Subject to credit approval. Estimated monthly payments per \$1,000.00 borrowed is \$22.14 for 48 months and \$17.97 for 60 months. Equal Housing Lender.

* Automatic direct deposit required.

WE WANT YOU... To get your refund faster!

Want your taxes done quickly and affordably? Try using Turbo Tax thru BFCU's Virtual Branch! It's Fast, Easy and Economical! There is no risk, you don't pay until you are ready to print or electronically file your returns. Turbo tax federal free Edition allows tax filers with simple federal returns to prepare, print and file for free!!

Use Turbo Tax for Fast, Easy, Economical Filing of Your Tax Return.



ATTENTION IRA HOLDERS

Effective 2015, the IRS announced new changes in regards to Rollovers. Only ONE rollover per 12-month period per IRA holder, regardless how many IRAs you own.

Information updates
Requested

Don't forget to
update your Credit
Union of any changes with
phone numbers
and email addresses.

ONLINE BANKING

Give yourself more time to do what you want. Spend less time paying bills, writing checks, addressing envelopes, finding stamps and mailing with online bill pay.

FULLY SECURE AND FREE.

After logging into your online account, enroll through the Bill Pay tab.

Call with any questions, 402-339-6755.



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.



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.

