

# 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

COLUMBUS DAY	10/9/17
VETERANS DAY	11/10/17
THANKSGIVING	11/23&24/17
CHRISTMAS DAY	12/25/17
NEW YEAR'S DAY	1/1/18

## 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

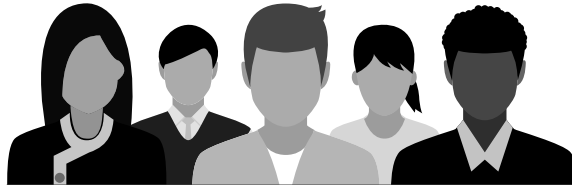
Home Financial Services  
 (online banking)  
 for 24-hour account access

## LOST OR STOLEN CREDIT OR DEBIT CARD?

**Report it immediately!**

**Visa Credit Card:**  
 1-800-991-4964

**Debit Card:**  
 1-800-535-8440



We are looking more great members like you!

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. IT'S QUICK & EASY!**

### START YOUR HOME IMPROVEMENT PROJECTS TODAY!

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

Home Equity loans are as low as **3.25%**

\*Annual percentage Rate (APR). Subject to credit approval. Estimated monthly payments per \$1,000.00 borrowed are \$22.25 for 48 months /\$18.09 for 60 months/ \$15.31 for 72 months. Equal Housing lender\*\*



Follow us on twitter @Bakersfcu@bakersFCU & enter for a chance to win a \$100.00 gift card!!



## Need Some Holiday Dough?

Believe it or not, it's that time of year again - time to start thinking about your holiday shopping list.

Time to take that list, check it twice, and setup a budget that agrees with what you wish to spend. The thought of expenses - holiday feasts, decorations, travel, gifts and postage - may have you wishing for a little extra dough.

With a low-interest holiday loan from the Credit Union, you can pay cash and avoid being easily lured into overspending by using your credit cards. With department store credit cards charging as much as 22% interest, you'll save money, too. You'll know exactly how much your payment will be each month and keep from escalating your debt by only paying the minimum balance due on your credit card.

Don't let your holiday expenses take a bite out of your budget. Let us help you with some holiday dough -- that's what we are here for!



Over 55,000 Surcharge Free ATM's Nationwide at your disposal! You can download the App on your smartphone to find the locations or go-online. Androids- ALLPOINT Surcharge Free ATM in the Android Apps on Google Play. IPHONES- ALL-POINT- Surcharge Free ATM Locator in the APP Store. Or Online at [www.star.com/Locator](http://www.star.com/Locator), then chose Surcharge Free ATM's

**Refinance your car today at a lower rate!**

\*Annual Percentage Rate(APR). Subject to credit approval. Estimated monthly payments per \$1,000.00 borrowed is \$21.81 for 48 months /\$17.64 for 60 months /\$14.87 for 72 months

# Not sure what to get that special someone?

Visa Gift Certificates Now Available!  
The Perfect Gift For Anyone!



## GET ONE AT YOUR CREDIT UNION TODAY!

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

## 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

**VISA**



### 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.

## YOUR CREDIT UNION HAS TEAMED UP WITH SANTA! LETTERS FROM SANTA

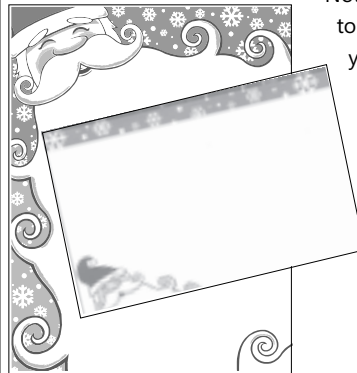
Proceeds benefit Children's Miracle Network

Only \$3.00

Treat your little loved ones to a personalized letter from Santa.

Great for children, grandchildren, family friends or any child.

Not only will you bring a smile to your loved one's face, but you will also help raise money for Children's Miracle Network.



Ask a credit union member service representative for more information.

Learn Ways to Save Money?? Visit [MyCreditUnion.gov](http://MyCreditUnion.gov) to learn personal finance tips throughout the year!

## \$100.00 cash reward with EVERY NEW LINE

Its sprint's best Credit Union Member cash rewards offer ever -Another BENefit of Membership.

Current Sprint customers will receive \$50.00 cash reward for every line transferred into Sprint Credit Union Member cash Rewards. PLUS, get a \$50.00 loyalty cash reward EVERY YEAR for Every Line!

Visit [LoveMyCreditUnion.org/Sprint](http://LoveMyCreditUnion.org/Sprint) or Text "BEN" to 313131 to calculate your cash rewards

Allow up to six to eight week to see cash rewards directly deposited into your credit union account!

**Sprint**



## Avoid Getting Scammed over the Phone.

Approximately 27 Million Americans lost nearly 7.4 billion to phone scams alone!

- 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
- Set up parameters on your online banking and credit cards to receive alerts for big purchases

## Did You Know?

Three mistakes that will tank your credit score:

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

**#2 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.

**#3 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.