



**MembersOwn**  
CREDIT UNION

# news for you.

First Quarter 2018

## Gain Control



### New Year, New Financial You

Don't let another year go by without getting a handle on your debt. Consolidate or move your qualifying loans and high-rate credit cards to MembersOwn Credit Union. You'll control your debt and receive interest rates you can manage.

**Plus, you will get a free Amazon Fire TV Stick® with voice remote if you consolidate now.\*** It makes any TV (even Smart TVs) smarter, so you can gain control of your entertainment too.

You'll also enjoy these great benefits: \*\*

- No credit card fees
- Credit card interest rates as low as 8.25%
- 0% interest for six months on balance transfers to new credit cards
- Low rates on personal, auto and home equity loans

Visit [MembersOwnLoans.org](http://MembersOwnLoans.org) or flip over to a loan specialist to discuss your options today. Your 2019 self will thank you.

\*100 Amazon Fire TV Sticks® available. Standard underwriting guidelines apply. A minimum transfer balance of \$10,000 in new loans or \$5,000 in new credit card balance is required. Offer expires March 31, 2018. Federally insured by NCUA.

\*\*No fees, except for late fees. All rates shown are based on creditworthiness when you open your account. Rates vary with the market based on the Prime Rate. Rate as of 9/1/2017.



### Bank Anywhere with Any Cell Phone

Stay on top of your finances no matter where you are with text banking. It works with any cell phone and as long as you have a signal, you have quick access to your accounts.

Set up is easy and only takes a minute. Log in to online banking, click on "Text Banking Set Up," select "Add New Profile," fill in the information and you're good to go. You can then text MembersOwn any time at 402-205-1058.

Text banking is one more way we make banking all about you by giving you control of your finances.



## Notice of Board and Supervisory Committee Election

Your Board's Nominating Committee nominated one candidate for each open position to be elected in April 2018. Below you will find the members up for election.

### Board Nominees:

Dave Eskra  
Paul Barnett  
Chris Kortum

### Supervisory Committee:

Kate McCown

Eligible members interested in the Board and Supervisory Committee open positions, who were not selected by the Board's Nominating Committee, may be nominated by petition. Petition forms with eligibility requirements and return envelopes are available at MembersOwn. This process requires the signature of at least 20 fellow members. Completed petitions must be returned to MembersOwn, addressed to the Nominating Committee, no later than March 8, 2018.

If a candidate is nominated by petition, an election will occur by ballot. A ballot listing all nominees will be posted at MembersOwn at least 10 days prior to the Annual Meeting in April. Ballots will be available at each location and at the Annual Meeting.

## Kenn Miller's Open House

Our president, Kenn Miller, will retire in February 2018. Join us for a celebration of his 40 years at MembersOwn and everything he's done to shape us into the credit union you know and love today. We'll miss Kenn and we'll be forever grateful for all he's accomplished for our members.

**Kenn Miller's Open House**  
**February 9, 2018 from 2-5 p.m.**  
**MembersOwn Credit Union**  
**1391 S. 33rd Street, Lincoln, NE**

**Linda Carter** has been chosen as our new president effective February 16, 2018. She'll use her more than 25 years of leadership experience at MembersOwn to serve our members and guide us into the future.

## Discount on Turbo Tax

Get discounted rates for your online tax preparation by clicking the TurboTax web banner on MembersOwnCU.org.

## Sign up for eStatements

Do something good for the environment by swapping your mailbox with your inbox. Replace your printed statements with secure electronic statements (eStatements). Stop by or register through eBranch.

## Holiday Closings

**Monday, January 15**  
Martin Luther King, Jr. Day

**Monday, February 19**  
President's Day

## Save the Date

**Annual Meeting**  
April 29, 2018 at 2 p.m.  
Location is to be announced

## Privacy Policy Change

We have made some changes to our Privacy Policy. If you have questions or concerns, please give us a call. You can find the updated policy at [MembersOwnCU.org/privacy-policy](http://MembersOwnCU.org/privacy-policy)



**MembersOwn**  
CREDIT UNION

### Lincoln

1391 South 33<sup>rd</sup> Street  
Lincoln, Nebraska 68510, 402.436.5365

### Beatrice

2600 Eastside Boulevard, PO Box 614  
Beatrice, Nebraska 68310, 402.223.4204

MembersOwnCU.org  
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