



MembersOwn
CREDIT UNION

news for **you.**

Fourth Quarter 2018



**Intro 0% APR is for 6 months from account opening on balance transfers. After that, the variable APR will be 9.00%-18.00% based on your creditworthiness and will vary with the market based on the Prime Rate. See details online. Limitations may apply. Federally insured by NCUA.*

Take a Break from Credit Card Fees

You deserve time off from unnecessary credit card charges and add-ons. With a new MembersOwn Platinum Preferred Visa® Card, there are no balance transfer fees, no cash advance fees, no annual fees and no over limit fees.

And, to make switching to a MembersOwn credit card even more stress free, you'll get 0% intro APR* on balance transfers followed up with rates as low as:

- 9.00% variable APR
- 9.99% fixed APR
- 11.99% fixed APR with Cash Back Rewards

So catch yourself a break – **stop by or go to MembersOwnCU.org to apply for a credit card today!**

Dilly Dilly

Come get a free Dilly Bar Thursday, October 18 (while supplies last) and help us celebrate International Credit Union Day and our "People Helping People" approach that helps you achieve your financial goals.

By the way, the Oxford English Dictionary defines dilly as "an excellent example of a particular type of person or thing"...and we think they're talking about you.

Thankful Thursdays Coming Soon

As a way of showing you how much you are appreciated, we're giving away cash every Thursday in October.

Enter for a chance to win \$50 cash – stop by or like our social posts on Oct. 4, 11, 18 and 25.



Skip a Loan Payment

To skip your loan payment(s) this November, simply return this form to MembersOwn with the **\$25 per loan fee** two weeks prior to the due date of the loan(s) you want to skip.

Which loan(s) would you like to skip?

Account # _____ Skip All Loans Skip Loan Suffix #s _____

Print Name _____ Daytime Phone _____

Member's Signature* _____ Date _____

Co-Borrower's Signature* _____ Date _____

YES, please call me about a MembersOwn Credit Card featuring low rates and cash back reward options.

*I/We understand there is a \$25 fee per loan payment skipped and that interest will continue to accrue during the month skipped and the loan is extended one month beyond the contracted maturity date. All individuals who signed on the original loan form must sign this form. All Direct Deposit payments skipped will continue to come out of your paycheck. They will be deposited into your account at the credit union. Not available for Your Choice Auto Loan, first mortgages, single payment notes, credit card payments, loans with delinquent payments or delinquent checking account balances.

For Credit Union Use Only: LOCH PRCH/TRCH/AOCH Staff Initials: _____



Surprise Someone with a Letter from Santa

Make the holidays magical for a little someone you know. For only \$3, you can request a personalized letter to be sent to them all the way from the North Pole.

Proceeds from each Letter from Santa go to the Children's Miracle Network which raises funds for children's hospitals nationwide, including Omaha's Children's Hospital and Medical Center.

Stop by and request a letter for a special child in your life.

Open House

Congratulations Denise Powell, on 40 years of service. Denise is a Senior Loan Officer at the Lincoln location. Stop in on November 16th for treats as we celebrate Denise.

Holiday Closings

Columbus Day, Monday, October 8

Veterans Day, Monday, November 12

Thanksgiving Day, Thursday, November 22

Christmas Eve, Monday, December 24, Close at Noon

Christmas Day, Tuesday, December 25

New Year's Eve, Monday, December 31, Close at 4pm

New Year's Day, Tuesday, January 1, 2019



MembersOwn
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Lincoln

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Federally insured by NCUA

