

Let Your Financial Success Echo Through the Year

The perfect way to help you reach your financial goals this new year has been spotted...right here!

For a limited time, when you consolidate or move your loans and high-rate credit cards to MembersOwn, you get a FREE Amazon Echo Spot®.*

Echo Spot is designed to fit anywhere in your home. You can use it to make video calls, see music lyrics, check weather forecasts, create to-do and shopping lists, listen to audiobooks, connect to Alexa (a cloud-based voice service) and more. All hands-free.

Come talk to a loan specialist about our low rates on personal, auto and home equity loans and take advantage of our fee-free credit cards with rates as low as 9.0%.** At MembersOwn, you'll be sure to get a loan that hits the spot.

Financial success this new year has never sounded so good.



*100 Amazon Echo Spots 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 3/31/19. 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 8/1/2018.





Bank Easier By Phone

Here are three ways we make banking more convenient for you by using your phone:

- 1. Mobile Banking: check balances and transaction history, transfer funds, make deposits and more.
- 2. Text Banking: quickly request and receive account information and transfer funds by text, no login required.
- 3. My Mobile Money App: free for members, allows you to turn debit cards on/off, receive alerts and more.

Learn how to set up these free mobile banking services at MembersOwnCU.org.

Notice of Board and Supervisory Committee Election

Your Board's Nominating Committee nominated one candidate for each open position to be elected in April 2019. Below you will find the members up for election.

Board Nominees:

Jeff Chambers Steve Hubka Don Schoening **Amy Tipton**

Supervisory Committee:

Brett Wells

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 signatures of at least 20 fellow members. Completed petitions must be returned to MembersOwn, addressed to the Nominating Committee, no later than March 14, 2019.

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.

Get Account Info Via Text

Setting up text banking is easy and only takes a minute...

Go to MembersOwnCU.org and log in to online banking using the "eBranch Login," click on "Text Banking Set Up," select "Add New Profile," fill in the form and you're good to go!

Text MembersOwn any time at 402-205-1058 to quickly request and receive account info.



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 21 Martin Luther King, Jr. Day

Monday, February 18 President's Day

Save the Date

Annual Meeting

Tuesday, April 23, 2019 at 6:30 PM MembersOwn CU Office (1391 S 33rd Street)



Lincoln

1391 South 33rd Street Lincoln, Nebraska 68510, 402.436.5365

Beatrice

2600 Eastside Boulevard, PO Box 614 Beatrice, Nebraska 68310, 402, 223, 4204

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