



**MembersOwn**  
CREDIT UNION

# news for **you.**

Fourth Quarter 2019

## Take the



## Out of Credit Card Fees

## Credit Card Fees Shocking You?

Get happy with a new MembersOwn Preferred Visa® Credit Card with **rates as low as 9.99% Fixed APR.\***

Easily transfer balances from your higher rate cards with **no balance transfer fees** or other hidden fees.

No cash advance fees, no annual fees, no over limit fees = **no surprises.**

You deserve a shock-free credit card.

**Stop in or go to [MembersOwnCU.org](http://MembersOwnCU.org) to apply today!**

\*Rates based on your creditworthiness. See details online. Limitations may apply. Federally insured by NCUA.

## Let's Celebrate!



**Oct. 17** - Get a free sweet treat (while supplies last) to help us celebrate International Credit Union Day.

**Nov. 1** - Join us to celebrate Lynne Brunk's retirement from 9am-noon at our Lincoln location.

**Congrats** - Linda Carter and Dave Sanders celebrate 30 years of service in October!

## Digital Upgrade Coming Soon

We're putting the finishing touches on our new website and we can't wait to share it with you before the end of this year.

With new user-friendly navigation, you'll be able to easily see promotions, account information and lots of member resources.

**Soon you'll be able to go to [MembersOwnCU.org](http://MembersOwnCU.org) and have all things banking at your fingertips!**



# 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 no hidden fees.

*\*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 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: \_\_\_\_\_



## You are Appreciated!

In fact, we're so grateful for you, we're giving away cash!  
**Stop by or like our Thankful Thursday social posts on Oct. 10, 17, 24 and 31 to enter to win \$50 Free Cash.**

## 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 before November 15 and request a letter for a special child in your life.

## Holiday Closings

**Columbus Day**, Monday, October 14  
**Veterans Day**, Monday, November 11  
**Thanksgiving Day**, Thursday, November 28  
**Christmas Eve**, Tuesday, December 24  
Close at Noon  
**Christmas Day**, Wednesday, December 25  
**New Year's Eve**, Tuesday, December 31  
Close at 4pm  
**New Year's Day**, Wednesday, January 1, 2020



**MembersOwn**  
CREDIT UNION

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

**Beatrice**  
2600 Eastside Boulevard  
Beatrice, Nebraska 68310  
402.223.4204

MembersOwnCU.org



Federally insured by NCUA