



MembersOwn
CREDIT UNION

news for

you.

First Quarter 2020

Let's Be Financial Success Buds



**Transfer a Loan.
Get free Apple AirPods®.***

*100 Apple AirPods® available. Standard underwriting guidelines apply. A minimum transfer balance of \$10,000 in new loans or a new credit card with a balance transfer of at least \$5,000 is required. (No fees, except for late fees. All rates shown are based on creditworthiness when you open your account. Rates as of December 1, 2019. Rates vary with the market based on the Prime Rate.) Offer expires March 31, 2020. Federally insured by NCUA.

Music to Your Ears

Here's some advice for financial success you'll want to listen to...consolidate or move your qualifying loans and high-rate credit cards to MembersOwn and you'll be taking a positive step. Talk with one of our loan specialists to find ways to cut your debt and get lower interest rates.

You'll also enjoy these great benefits:

- Low rates on personal, auto and home equity loans
- No credit card fees*
- Credit card interest rates as low as 9.99%*

Plus right now, get a FREE pair of Apple AirPods® when you consolidate.* These wireless Bluetooth earbuds sync easily with Apple devices and other smartphones and computers, too. No more struggling with a tangle of wires.

Best of all, you'll be taking a step forward toward your financial goals to kick off the new year.

Stop by or visit MembersOwnCU.org to learn more today!



Over \$200,000 Given Back to Our Members!

Being a member/owner has its benefits. And this year there are even more!

We're sharing our success with you in the form of a bonus dividend and loan interest rebate of 7%. The more you saved and borrowed in 2019, the more bonus you'll receive.**

Bonus dividends and interest rebates were deposited into your savings account on December 31, 2019. **Thank you for being an owner!**

**Bonus dividends and interest rebates are based on yearly interest earned and loan interest paid. Only members who earned interest or paid loan interest during 2019 will earn a bonus. Member must be in good standing and not have a delinquent loan. Offline mortgages and credit cards not included in interest rebate.



Make Life Easier with CardValet

This simple, easy-to-use app includes great features like: viewing transactions, turning off debit and credit cards and getting alerts on account activity.

Download CardValet from the Apple App Store or the Google Play Store. Then, manage your cards right from your phone!

Come See Our New Look

If you haven't already made a visit to our new website, jump over to MembersOwnCU.org and explore!



Notice of Board & Supervisory Committee Election

Your Board's Nominating Committee nominated one candidate for each open position to be elected in April 2020.

Below you will find the members up for election.

Board Nominees

Darin Olson

Kate McCown

Supervisory Committee Nominees

Tim Eklund

Julie Monfelt

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 19, 2020.

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.

Grateful

Thank you for your patience during our home banking login and credit card conversions. We appreciate your partnership as we continue to make improvements.

Discount on Turbo Tax

Get discounted rates for your online tax preparation by going to MembersOwnCU.org and searching "TurboTax".

Save the Date

Annual Meeting

Tuesday, April 28, 6:30pm

MembersOwn, 1391 S. 33rd St., Lincoln

Good Things Come in Eights

Now offering all things banking in eight more counties: Jefferson, Saline, Seward, Saunders, Cass, Otoe, Johnson and Pawnee – in addition to Gage and Lancaster. Share the news with your friends and family.

Holiday Closings

Monday, January 20

Martin Luther King, Jr. Day

Monday, February 17

President's Day



MembersOwn
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Lincoln

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MembersOwnCU.org

Beatrice

2600 Eastside Boulevard
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Federally insured by NCUA

