



MembersOwn
CREDIT UNION

news for

First Quarter 2022

you.

Explore a Strong Financial Future



You're Headed in the Right Direction

Learning to make the most of your money is a journey. Luckily, MembersOwn has your back.

Right now, we're offering a \$100* bonus when you sign up for a FREE MembersOwn checking account.

That's \$100 *plus* tools like mobile deposit, Apple Pay®, mobile banking, and financial counseling all at the tips of your fingers.

And, with no monthly fee and no minimum balance requirements, you'll be ready to hit the ground running.

We're here to guide you on the path to success.

Get started at MembersOwnCU.org.

*To qualify for the \$100 bonus, it must be a new approved checking account with new owners, not have had a closed checking account in the last 6 months and the following actions must be completed within 90 days of opening the checking account: direct deposit from payroll or federal agency of at least \$1,000, enrolled for e-statements, open and activated debit card. Bonus will be deposited within 30 days after the 90-day qualification period and the checking account must still be open. The bonus is considered taxable income and will be included in your dividends for that period. Bonus period is for checking accounts opened January 1, 2022 through March 31, 2022, but may end earlier with no additional notice.

Stay Free of Fraud!

Fraudsters are crafty. They use phone calls, emails, online banking and mobile technology to look for victims willing to share sensitive information to authorize financial transactions.

Go to MembersOwnCU.org/Fraud-Prevention to learn about recent scams and what to do if something seems off, fishy, or too good to be true.



Notice of Board & Supervisory Committee Election

Your Board's Nominating Committee nominated one candidate for each open position to be elected in April 2022. Below you will find the members up for election.

Board Nominees

Steve Hubka
Don Schoening
Amy Tipton
Jeff Chambers

Supervisory Committee Nominee

Julie Monfelt

Eligible members interested in the Board and Supervisory Committee 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 17, 2022.

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.

Discount on TurboTax

Get discounted rates for your online tax preparation by searching "TurboTax" at MembersOwnCU.org.

Save the Date

Annual Meeting

April 26, 2022 at 6:30 pm

MembersOwn (Lincoln)
or video conference call

Holiday Closings

Monday, January 17

Martin Luther King Jr. Day

Monday, February 21

Presidents' Day



You + MembersOwn

How has MembersOwn positively impacted your life, family, or finances? We're collecting stories and want to hear yours.

Visit MembersOwnCU.org/impact and tell us your story.

Your Account Security is Serious

In October of 2021, we rolled out multi-factor authentication (MFA) to keep your account information even more secure.

Going forward we're extending this security to the following areas:

- ACH and person to person payments
- Withdraw by check transactions
- User ID change
- Email or physical address change
- Member to member transactions

We are happy to help answer any questions! Call us toll-free at 800.588.5365 or stop by your local branch.



MembersOwn
CREDIT UNION

Lincoln

1391 South 33rd Street
Lincoln, Nebraska 68510
402.436.5365

Beatrice

2600 Eastside Boulevard
Beatrice, Nebraska 68310
402.223.4204

MembersOwnCU.org



Federally insured by NCUA