



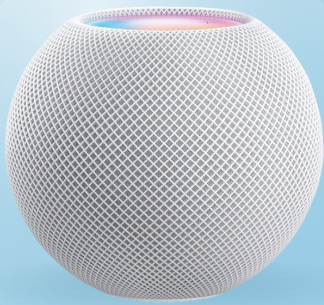
**MembersOwn**  
CREDIT UNION

# news for

First Quarter 2023

# you.

## Boost Your Financial Power



## Amplify Your Dollars

Let's hear it for making smart financial decisions in 2023!

**Right now, when you consolidate or transfer your loans and existing credit card balances to MembersOwn, you'll get a FREE AppleHomePod Mini\*\*, plus financial guidance on making the most of your money.**

Financial success has never sounded this good! Get started by talking to a friendly loan specialist today or learn more at [MembersOwnCU.org/boost](https://MembersOwnCU.org/boost).

\*Apple HomePod Mini available until supplies are depleted. 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. Offer expires March 31, 2023 or until supplies are depleted, color of Apple HomePod Mini may vary.

## A 2022 Bonus for You!

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 loan interest rebate and bonus dividend that will be deposited into your savings account on December 31, 2022. The more you saved and borrowed in 2022, the more bonus you'll receive.\*\*

\*\* Interest rebates and bonus dividends are based on yearly interest earned and loan interest paid. Only members who earned interest or paid loan interest during 2022 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.



## Spam, Scams, Shams

Stay safe from the three S's – spam, scams, and shams. Fraudsters are crafty and willing to do anything to obtain your personal information, which can be used to authorize and transact wires, ACH, and plastic cards.

**Go to [MembersOwnCU.org/Fraud-Prevention](https://MembersOwnCU.org/Fraud-Prevention) to learn about recent scams and what to do if something seems suspicious.**

# Notice of Board and Supervisory Committee Election

Your Board's Nominating Committee nominated one candidate for each open position to be elected in April 2023. Below you will find the members up for election.

## Board Nominees:

- Darin Olson
- Kate McCown

## Supervisory: Tim Eklund

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 11, 2023.

If a candidate is nominated by petition, an election will occur by ballot. A ballot listing all nominees and voting instructions will be posted at MembersOwn at least 10 days prior to the Annual Meeting in April.

## Your Account Security is Serious

As we advance the level of multi-factor authentication (MFA) we offer, 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.

## Discount on TurboTax®

Get discounted rates for your online tax preparation by searching TurboTax at [MembersOwnCU.org](https://MembersOwnCU.org).

## The Story of Y-O-U

We're collecting stories about how MembersOwn has impacted your life, family or finances.

Learn more at:  
[membersowncu.org/yourstory](https://membersowncu.org/yourstory)

## Save the Date

Annual Meeting  
Thursday, April 20, 2023 at 6:30 pm  
Virtual meeting – login instructions available online in April.

## Holiday Closings

Monday, January 2nd  
**New Year's Day Observed**  
Monday, January 16  
**Martin Luther King, Jr. Day**  
Monday, February 20  
**Presidents' Day**



**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](https://MembersOwnCU.org)



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