



MembersOwn
CREDIT UNION

news for

Fourth Quarter 2023

you.

Set the Stage for Success

Get a rewards* credit card with low rates and dazzling member services!

With a credit card from MembersOwn, you can shop and earn cash back, gift cards, and even Amazon points as rewards. Not to mention FREE financial advice and our famous people-first way of doing business.

Plus, MembersOwn cardholders can use CardControl to digitally access card details and transaction insights while conveniently adding their credit card to mobile wallets like Apple Pay®, Google Pay™, and Samsung Pay®.

And with no hidden fees, you'll be ready to take center stage.

See our great credit card rates and learn more at MembersOwnCreditCards.org

*uChooseRewards offer 1.5 points per dollar rewards on all purchases. Variable rate with 1.5 points per dollar rewards (Prime + 9%, Prime +13%, based on creditworthiness). The 1.5 points per dollar spent does not include balance transfers or cash advances. Limitations may apply. Federally insured by NCUA.

Thankful Thursdays are Back!

You are truly appreciated. In fact, we're so grateful for our members that we're giving away cash!

Enter to win \$50 every Thursday in October by commenting on our Thankful Thursday social media posts or by coming into your local branch and telling us what you're thankful for.

It's that easy to enter for a chance to win! See details online.



Supporting Local Businesses

MembersOwn rolled out Buy Local, Spend Local to make backing your favorite local business as easy as paying for your purchase with your MembersOwn debit or credit card.

Simply use your card at a designated Buy Local, Spend Local business around town, and you could have the chance to have your purchase reimbursed up to \$25 by MembersOwn!

Show your support by signing up your favorite local business and find out how you could be entered to win with MembersOwn!

Learn more at BuyLocalSpendLocal.com/MembersOwn.



Watch for Increased Fraud During the Holidays

Fraudsters are a sneaky bunch who employ multi-channel approaches to scamming. And, they constantly adapt their tactics to try and catch people off-guard, especially around the holidays!

To ensure your financial safety, staying one step ahead is vital. Please continue to monitor your checking accounts and credit card statements for suspicious activity. We're here to point you in the right direction, whether with financial advice or spotting a scam. If something seems too good to be true, contact MembersOwn with any questions. **We are always here to help.**

Surprise Someone with a Letter from Santa

Make the holidays magical for the special kiddos in your life by requesting personalized letters from the North Pole. Each letter is only \$3, with all proceeds benefitting the Children's Miracle Network.

Get your request in by **November 3**. Simply ask a teller at the drive-thru or come inside to speak to staff. We'll ensure your request is conveyed to the head elf himself!

Holiday Closings

Monday, October 9,
Indigenous Peoples' Day

Thursday, November 23,
Thanksgiving Day

Monday, December 25,
Christmas Day

Monday, January 1, 2024,
New Year's Day



MembersOwn
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Lincoln

1391 South 33rd St.
Lincoln, NE 68510
402.436.5365

Beatrice

2600 Eastside Blvd.
Beatrice, NE 68310
402.223.4204

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