



**MembersOwn**  
CREDIT UNION

**news for**

Fourth Quarter 2024

**you.**



## Get a Credit Card with a Built-In Bestie

Lower rates, big rewards\*, and a **Best Financial Friend** who has your back!

With a credit card from MembersOwn, you can shop and earn cash back, gift cards, and even Amazon points as rewards. Plus, FREE financial advice so you can make the most of your money.

As an added bonus, 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 free to enjoy life's adventures with a BFF in your wallet and by your side.

See our great credit card rates and find more details about our cards at [MembersOwnCU.org/BFFCard](https://MembersOwnCU.org/BFFCard).

\*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 give us so much to smile about. 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 who makes you smile.

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



## Great “Textpectations”

At MembersOwn Credit Union, we’re always looking for new and improved ways to enhance your experience and help you stay informed.

Now, it’s easier than ever for you to stay in the loop with the latest MembersOwn news and promotions through text updates!

Simply text “MOCU” to 402-261-1898 to opt-in and get started. Message and data rates may apply.

## Skip a Loan Payment this November



Great News! MembersOwn offers you a way to skip a loan payment and put extra “jingle” in your pocket this holiday season.

You can skip a loan payment(s)\* this November by filling out the form via the link below, or by filling it out at your local branch.

Learn More at [membersowncu.org/skip-a-loan-2024](https://membersowncu.org/skip-a-loan-2024)

*\*Skip-a-Loan is not available for first mortgages, credit cards, Your Choice Auto loans, single payment notes, or accounts with delinquent loans or checking accounts. A \$25 per loan fee will be assessed to your loan(s).*

## 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.

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. Don’t wait - get your letter request in today!

## Watch for Increased Fraud During the Holidays

Fraudsters are a sneaky bunch who constantly adapt their tactics to try and catch people off-guard. If something doesn’t seem quite right, contact us with any questions. We are always here to help!

## Holiday Closings

Monday, October 14  
**Indigenous Peoples’ Day**

Thursday, November 28  
**Thanksgiving Day**

Tuesday, December 24 at Noon  
**Christmas Eve**

Wednesday, December 25  
**Christmas Day**

Wednesday, January 1, 2025  
**New Year’s Day**



**MembersOwn**  
CREDIT UNION

**Lincoln**  
1391 South 33<sup>rd</sup> St.  
Lincoln, NE 68510  
402.436.5365 (Text Friendly)

**Beatrice**  
2600 Eastside Blvd.  
Beatrice, NE 68310  
402.223.4204

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



Federally insured by NCUA