



Best Interests

The Ameritas Employees Credit Union Newsletter

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CU at the 2010 Annual Meeting

Join your fellow members at the credit union's 2010 annual meeting. It's your chance to learn the results of the board of directors election, review our progress, and find out what's on tap for the coming year. Visit with the staff and board members to provide feedback on your experiences with the credit union, catch up on the news with other members, and enjoy refreshments, too.

Attending the annual meeting is one of the benefits of belonging to a financial cooperative. At other financial institutions, attendance at the annual meeting is limited to stockholders. As a member/owner of the credit union, you're invited to participate in its governance. It's one more way the credit union difference shines through. We look forward to seeing you soon.

ANNUAL MEETING

Thursday,
Feb. 11th
3:00 pm

Ameritas Life
Home Office
Cafeteria

Refresh-
ments will be
provided
and
door prizes
drawn for.

Start One Today

Is your holiday list and expenses increasing each year? If so, a holiday savings account at your credit union will help. It's much easier to save all year long than to worry about your holiday expenses. Your holiday savings account can be opened any time during the year and for any dollar amount you choose.

Deposits can be made through payroll deduction, automatic transfer from your CU checking or savings account, by mail, or in person.



2010 HOLIDAY SAVINGS PROGRAM

Start yours at the Credit Union today!

If you don't have a holiday savings account, think about

how nice it would be to receive a check next year in October to fund your holiday shopping. And, you may even start shopping earlier and not worry about the financial sting. If this sounds like a great idea to you, than stop by or call your credit union today and start your 2010 holiday savings account. By starting one today, you will be ready for next year's holiday season.

Congratulations

We'd like to congratulate **Wendy Ritter**

for winning our October e-statement and VISA Check Card promotion.

She won a pair of Adirondack chairs.



Ameritas Employees Credit Union Privacy Policy Statement

Ameritas Employees Credit Union collects nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms,
- Information about your transactions with us or others, and
- Information we receive from a consumer reporting agency.

We do not disclose any nonpublic personal information about you to anyone, except as permitted by law. If you decide to terminate your membership or become an inactive member, we will adhere to the privacy policies and practices as described in this notice. Ameritas Employees Credit Union restricts access to your personal and account information to those employees who need to know that information to provide products or services to you. Ameritas Employees Credit Union maintains physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Those Golden Years

Saving for retirement may seem like it is getting too late the closer you get to that golden age. But with the recent economic downturn, focusing on saving for your retirement may need to become your biggest financial priority. Your credit union has the retirement solution for you. Whether you need long-term savings in IRAs, share certificates, and/or a standard share savings account for retirement funds, your credit union is always here to help you prepare for the golden years.

Even if you have already started saving for retirement, check with us to see if we can help you get better interest rates to increase your savings faster. If you have yet to start saving for retirement, begin here at the credit union and let your retirement funds grow at very competitive rates.

Don't forget that your retirement funds are safe and secure at your credit union. Each of your accounts is insured up to \$250,000 with the full support of the United States federal government. Stop by the credit union to get details on the exact coverage you have for your situation.

First Car? Make the Credit Union Your First Stop

Looking to buy your first car? Congratulations! It's a great feeling to slip behind the wheel of your very own ride. Just don't let the excitement distract you from your goal: Getting the most car for your money.

So make your first stop the credit union.

We'll help you calculate your loan payment and how

much car you can afford. We'll also help you sort out your options, like how a bigger down payment would reduce the cost of your loan. Then once you're pre-approved, you can begin shopping. Just don't announce to the salesperson that you have a pre-approved loan. Because dealers make money on financing, they will try to make up the loss of profit in some other area, like selling you accessories you may not need. Remember, the credit union is on your side, so call on us today.



Interesting Reindeer Facts



* The reindeer is classified as a ruminant mammal (a hoofed animal that chews cud and has a stomach divided into four compartments). Examples of ruminant mammals are cattle, sheep, goats, deer, and giraffes.

* Their hooves are large and sharp enabling them to travel across large distances and areas consisting of snow and ice. The hooves adapt to each season. In the summer they take on a sponge like feature for grazing ground that is soft and wet. In the winter, the pads of the hooves shrink. This enables the reindeer's hooves to cut into the snow and remain firm on the slippery ground.

* Reindeers are different from other deer in that both sexes have antlers. They shed their antlers annually. The primary function of antlers is for gaining social dominance.

* They live where it's cold and snowy. Their special fur keeps them warm and next to their skin the fur is thick and wooly.

* The nose of a reindeer has special nasal turbinate (scroll-shaped) bones on the walls of the nasal passages. These bones increase the nostril surface area and warms the inhaled cold air prior to its movement to the reindeer's lungs.



Need Help Paying for College

Did you know that federal financial aid is available and applying for it is easy? You can go online at www.fafsa.ed.gov to get information and a free FAFSA application form for federal student aid. If you don't have Internet access or have additional questions, you can call 1-800-433-3243. You can also obtain an application form from your school guidance counselor or at your local library. Applications are accepted beginning January 1 for the following school year. So don't wait: Get started today.

WOW

Words of Wit

To read is to cultivate the magical gardens of your mind.