



Best Interests

The Ameritas Employees Credit Union Newsletter

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VACATION ...LOANS...

Available at the Credit Union

Vacation Time: Home Or Away, Let Your Credit Union Help

Whether your vacation plans include exotic ports of call or just calling on friends and visits to near-by attractions, your credit union can help. With a vacation loan from the credit union, you can enjoy well-deserved time off from work knowing you won't be facing a mountain of credit card bills when you return.

Start by putting together a spending plan. If you are traveling, figure the cost of transportation, accommodations, food, and attractions. If yours is a "staycation," your costs will be more modest, but you will still want to account for any extra meals out, tickets to local festivals, or admission fees to area museums and parks.

Once you know how much you'll need, call or stop by the credit union to apply for a vacation loan. Chances are, using this plan will save you money. That's because you won't run the risk of maxing out your credit cards, or get caught up in a devil-may-care-I'm-on-vacation spending spree. So call or stop by today.

12-12 VACATION LOAN

**Borrow up to \$1,200.00 for
12 months at a base rate of 9.50% APR.**

Available through August 28, 2009 with approved credit.
Estimated monthly payment per \$1,000.00 borrowed for 12 months
at the base rate would be \$87.68.

Home Equity Loan: Still A Smart Way To Borrow

The housing bubble may have burst, but that doesn't necessarily mean you've lost all the equity in your home. While the value of many houses has dropped, if you have lived in your home for a few years and are current on your mortgage payments, you will likely have built up some equity. And if you need money for major home repairs or renovations, a new vehicle, or other productive purpose, tapping that equity can be a smart way to borrow. That's because the interest on your home equity loan may be tax deductible; consult your tax advisor for more information.

In addition to potential tax savings, a home equity loan can provide you with more favorable terms than other loans or sources of credit. For example, if you are planning to replace your leaky roof or your drafty windows, a home equity loan will certainly cost you less than running up charges on your credit card at the home improvement center. If you need cash, a home equity loan may be just the ticket. So stop by or call the credit union today to find out more.



Discover what's under your roof!
See the Credit Union for a
HOME EQUITY LOAN

Payroll Deduction Helps You Pay Yourself First

When times are tough, it may seem like it's impossible to save. That's why you'll want to use a tried-but-true trick: Pay yourself first. Use payroll deduction to tuck away money from every paycheck. Because you never see the money, you won't miss it. When you get a raise or a bonus, have those funds go directly to savings, too. After all, you have been getting along without it, and this way, you won't be tempted to spend the money on something you don't really need. Some people set up special savings accounts earmarked for specific goals, such as a down payment on a car, college for the kids, or a once-in-a-lifetime vacation. Using payroll deduction helps them reach their goals with less pain and in less time. To help make your dreams come true, sign up for payroll deduction today.

Words of Wisdom

Old minds are like old horses; you must exercise them if you wish to keep them in working order.

FYI!!!

Some fees will be going up effective 8/01/09. For more details, please request a Truth-In-Savings Disclosure from the credit union.

By Way Of Your Computer



According to the Federal Trade Commission, approximately 9 million people fall victim each year to identity theft. An easy way for thieves to target you is through your computer and online activities. Your credit union offers these tips to help you secure your personal information:

- Use anti-virus and anti-spyware software along with a firewall on your computer.
- Install software updates and fixes as soon as they become available.
- Never, never enter private (personal) information on public computers (hotel, airport, library, etc.). These computers may be infected with a keylogger or spyware that captures everything you type.
- Protect passwords. Use at least seven characters and have your passwords contain numbers and upper/lowercase letters.
- Never click on e-mail messages that contain hyperlinks to Web sites. Close the e-mail and manually type in the address.
- Be careful about opening any attachments or downloading any files from e-mails.
- Don't e-mail personal or financial information. E-mail is not a secure method of transmitting personal information.
- If you initiate an online transaction that contains personal or financial information through an organization's Web site, always make sure that the site is secure. There should be a lock icon on the browser's status bar and the URL for the Web site should begin with "https:" - the "s" stands for secure.

Volunteering - Help Others



Volunteering is one of the best ways to stay active if you have retired. There are many opportunities in your local community to become involved. Hospitals and hospice centers are one of the most common places seniors volunteer. But, have you considered other volunteer opportunities, like your local zoo, community theater, parks and recreation department, or an animal rescue group?

No matter your interest, there are plenty of organizations that need volunteers. Public service is a win-win situation. The organization gets much needed assistance, and you get the satisfaction of doing something you love while benefiting your community. Stay active. Stay healthy. Volunteer!

Cha-Ching, Cha-Ching: Saving Is Fun

Do you get an allowance? Or get money for doing extra chores around the house or yard? If so, you probably like to spend it on stuff like toys and candy. But what if you want to buy something that costs more, like a video game or a new bike? You can hope a grown-up, like a parent or grandparent, will buy it for you.

Or you can start to save some of your money. By saving part of your money instead of spending it all at one time, you have more choices. Here's a trick to help you save: Find a picture of what you would like in a catalog or an advertisement. Get permission from a grown-up, then cut it out and paste it on a jar. Put the money you're saving in the jar. When the jar is full, take the money to the credit union to put in your share savings account. Then, when you have enough, you can buy the item. You might find that saving is even more fun than spending. If so, you can keep saving until you have enough to buy something you want even more.



Can I, Can I?

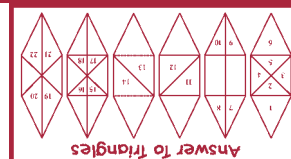
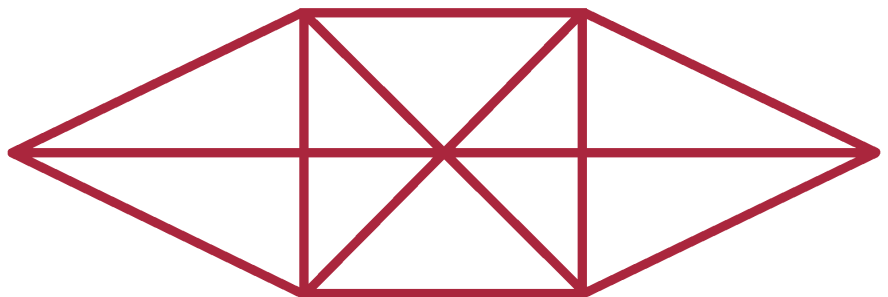
You really want a pet, but your parents are not too sure about it. Here are some things to consider before getting a pet:

1. A pet is a lifetime commitment. You need to make sure that you will take care of your pet and not dump the responsibility of taking care of it onto your parents.
2. Having a pet can be expensive - the cost of the food, veterinary expenses, and so on. Who is going to pay for these expenses?
3. Depending on what type of pet you want, it can require a lot of time. A pet must be tended to daily - fed, watered, cleaned, and if needed, exercised.
4. Do research on the type of pet you may want and what kind of care and expenses it will require.
5. Show your parents your level of responsibility by keeping your room clean and helping around the house. Get a part-time job so you will be able to help with some of the bills your pet may have. Save your money for the pet and the supplies instead of spending it on other things.
6. If your parents say yes to you having a pet, remember to stick to your promises to your parents and the pet.



★ How Many Triangles ★

How many triangles can you find in this figure?



Just For Laughs

Q. What travels around the world but stays in one corner?

A. A postage stamp.

NEW VOLUNTEERS ON THE SUPERVISORY COMMITTEE

AMERITAS EMPLOYEES CREDIT UNION OFFICIALS

BOARD OF DIRECTORS

Gail Pratt ~ *Chairperson*
Randy Wennekamp ~ *First Vice Chairperson*
Paul Barnett ~ *Second Vice Chairperson*
Dan Meyer ~ *Treasurer*
Barbara Lingle ~ *Secretary*

SUPERVISORY COMMITTEE

Cheryl Rhoadarmer ~ *Co-Chairperson*
Ginger Tumbleson ~ *Co-Chairperson*
Kay Glenn
Maria Salinas-Sheriffius
John O'Neill
Dan Kohl ~ *Alternate*
Leighann Lang ~ *Alternate*

STAFF

David Sanders ~ *President*
Lisa Aude ~ *Senior Loan Officer*
Kim Gidley ~ *Consumer Loan Officer*
Jacque England ~ *Member Service Representative*

AMERITAS EMPLOYEES CREDIT UNION LOAN & SAVINGS RATES

Effective as of: June 13, 2009

Base rates can be reduced by up to 1.25%. Ask us how.	Annual Percentage Rate	Estimated Monthly Payment (per \$1,000)
NEW VEHICLE LOANS		
24 Month	6.00%	\$44.32
36 Month	6.00%	\$30.42
48 Month	6.25%	\$23.60
60 Month	6.50%	\$19.57
72 Month (>\$25,000)	7.00%	\$17.05
84 Month (>\$30,000)	7.25%	\$15.22
USED VEHICLE LOANS		
<i>(2005-2006-2007)</i>		
36 Month	6.50%	\$30.65
48 Month	6.75%	\$23.83
60 Month	7.00%	\$19.80
<i>(2002-2003-2004)</i>		
24 Month	7.00%	\$44.77
36 Month	7.25%	\$30.99
48 Month	7.50%	\$24.18
<i>(2001 Or Older)</i>		
24 Month	9.00%	\$45.68
36 Month	9.25%	\$31.92
SHARE SECURED		
Highest CD Rate + 100 Basis Points	4.00%	\$18.42
SHARE CERTIFICATE SECURED		
Highest CD Rate + 250 Basis Points	5.50%	\$19.10
SIGNATURE		
Prime + 650 Basis Points (Effective each Monday)	9.75%	\$32.15

Loan rates listed are base rates. Actual rate may differ due to factors such as debt ratio, credit score, term and unsecured availability. Subject to credit approval. Rates, terms and conditions subject to change without notice.

Share Rates Effective As of 07/01/09

	Minimum Balance	Dividend Rate	Annual Percentage Yield
REGULAR SHARES			
	\$5.00	.20%	.20%
	\$2,500.00	.25%	.25%
	\$10,000.00	.50%	.50%
	\$25,000.00	.75%	.75%
PREMIER CHECKING			
	\$2,500.00	.25%	.25%
	\$10,000.00	.50%	.50%
	\$25,000.00	.75%	.75%
	\$50,000.00	1.00%	1.00%
	\$75,000.00	1.25%	1.26%
SHARE CERTIFICATES* Rates effective 06/18/09			
6 Month	\$500.00	1.15%	1.15%
9 Month	\$500.00	1.25%	1.26%
12 Month	\$500.00	1.50%	1.51%
18 Month	\$500.00	1.85%	1.86%
24 Month	\$500.00	2.20%	2.22%
36 Month	\$500.00	2.50%	2.52%

For Share Certificate deposits of \$10,000 - \$24,999, add 10 basis points to above rates.

For deposits of \$25,000 - \$49,999, add 25 basis points.

For deposits of \$50,000 and above, add 50 basis points.

*May be subject to a penalty for early withdrawal. All rates, terms and conditions are subject to change without notice.



Federally-insured by NCUA.

Is College In Your Future?

According to a College Board Study entitled Education Pays, people with a bachelor's degree earn more than 60 percent than those with just a high school diploma. Calculated over a lifetime, the gap in earning potential between a high school diploma and an undergraduate degree comes to more than \$800,000. But with college costs ever rising, it pays to take these three steps now to ensure you are making a wise investment:

1. Talk with your high school counselor. You also can learn about how to use the Free Application for Federal Student Aid site, (www.fafsa.ed.gov), your starting point for access to federal aid.
2. Apply for as many scholarships as you can, even those that are relatively small. According to the Web site, findaid.org, the best places to look for scholarships are at www.fastweb.com, your local library, and the college financial aid office. Be wary of Web sites that require you to pay a fee for scholarship information.



Best Wishes Graduates!