



# Best Interests

The Ameritas Employees Credit Union Newsletter

Volume 17, No. 1

Phone Number: 402-467-7865

Email: [info@ameritasecu.com](mailto:info@ameritasecu.com)

Spring 2009

Fax Number: 402-464-0118

Home Page: [www.ameritasecu.com](http://www.ameritasecu.com)

## KEEPING TRACK OF YOUR CREDIT REPORT FOR FREE

Which credit bureaus will your credit union, auto dealer, mortgage broker, or credit card company check? Usually all three will be reviewed with the average (or sometimes lowest) score providing the basis of your interest rate. Know what's on your credit report at all three credit bureaus.

**It's easy with the free annual credit report that is provided to legal U.S. residents once a year at [www.annualcreditreport.com](http://www.annualcreditreport.com).**

Review your report for any inaccuracies that could cost you money through higher interest rates.

You may request your free credit report online, by phone, or through the mail. Free credit reports requested online are accessible immediately. Free credit reports requested by phone or mail will be processed within 15 days of receiving your request.

After receiving your report, look for any inaccuracies, including late payments, unknown accounts, unknown addresses, incorrect spellings, or anything else you do not recognize. The phone number for each creditor is usually located next to the entry on your credit report. Taking the time to fix simple inaccuracies can save you hundreds or thousands of dollars in interest fees if the inaccuracies were lowering your credit score.

The next step is to check your credit report every year for free. Get on your computer and add a reminder to your calendar to check your credit report for free again in one year.



### PROTECT YOUR CREDIT!

Get your free annual credit report at [www.annualcreditreport.com](http://www.annualcreditreport.com)

## SAVVY WAYS TO SPEND YOUR TAX REFUND

Many people think of their tax refund as "found money," although it's really just money you've lent to your Uncle Sam for the past year. Yet, for anyone who has trouble saving, a tax refund can be the same as finding a wad of bills in an old coat pocket or money tucked under a mattress. So here are some savvy ways to spend it:

- **GO GREEN.** Change out your standard light bulbs with higher efficiency compact fluorescent bulbs, replace your gas-powered lawn mower with an electric one, or an older appliance with one with an Energy Star rating.
- **STOCK UP.** If you have the storage space, and you are sure you will use the product, buying items in bulk can save money.
- **GET IN SHAPE.** Use your refund to buy a new bicycle, running or sports gear, or membership in a health club. Hint: Exercising with family members or a friend makes it easier to stick with the program.

## E-SERVICES FROM YOUR CREDIT UNION

Have you noticed the changes around the credit union lately? Not so many years ago, our members had to stop by in person to deposit checks, withdraw money, apply for a loan, or ask us a question. We are no longer the place you have to visit in person when you need our assistance. You can have payroll, retirement benefits, and/or social security checks deposited into your account electronically. Check with your employer or call the Social Security Administration at 1-800-772-1213 to begin automatic deposits. Then when you need cash, just visit our ATMs 7 days a week. There is no need to wait in line at the last minute to get cash. Need more money than you have in your account? Then you can apply for a loan or credit card right from our Web site. From the convenience of your home, check out which loan suits your needs and start the application process on your schedule. While you're on the Web site, contact us online to ask a question, make a comment, or anything you like. We love to hear from our members, even if we might not see you in person as much as we used to.

Ask Your Credit Union about:



## Finance your Home with People you Trust!!

Did you know that the Ameritas Employees Credit Union has the ability to finance your home? In these days of uncertainty, it's important that you do business with people and organizations you can trust. Whether you're purchasing your dream home or refinancing your current residence, Ameritas ECU is here to help. First mortgage loans are made possible through our mortgage partner, Centennial Lending. They are a Credit Union owned and operated service organization, so you can count on them to provide the kind of outstanding service you could only expect from us. Choose from a wide array of 1st Mortgage financing options:

- Fixed Rate Loans – 10, 15, 20, 30 and 40 Year Options
- Adjustable Rate Mortgages (ARMs), Interest Only, Jumbo and Balloon Options
- FHA and VA
- Online Application with Instant Approvals!!
- Local Underwriting – the decision is made at Ameritas ECU.
- Local Servicing – your loan won't be sold time and time again. Centennial Lending will service your 1st Mortgage for the life of the loan.

**Contact your Ameritas ECU today for more information!!**

# Go!!!

## We'll Give You the Green!

### May 1<sup>st</sup> – June 12<sup>th</sup>

## Watch the mail for details on our new vehicle promotion.



## **"FAMILY FAVORITES" COOKBOOK ON SALE MID-APRIL**

Pick up a copy of the "Family Favorites" cookbook featuring nearly 350 recipes from credit union members across the state.

On sale for only \$7.00, these cookbooks make great gifts for Easter or Mother's Day. All proceeds benefit Children's Miracle Network.



## **NOTICE TO MEMBERS COMING FROM OUTSIDE THE HOME OFFICE**

For your safety as well as our own, we'd like to ask all of our members that are coming to the home office from outside to please sign in at the South desk before conducting business with us. We apologize for any inconvenience this may cause.

# WISER MEMBER

PRACTICAL INFORMATION FROM YOUR CREDIT UNION

## FREE MEMBER SEMINAR

### Get to Know Your Credit History

LINCOLN

April 27<sup>th</sup> - 6:30 pm - 8:00 pm  
University Extension Office

OMAHA

April 28<sup>th</sup> - 6:30 pm - 8:00 pm  
Nebraska Children's Home - 4939 S. 118th St.

Register online at [www.nebraskacreditunions.org](http://www.nebraskacreditunions.org)

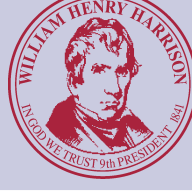
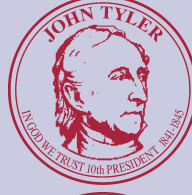
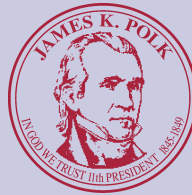


National Credit Union Youth Week  
\*\*\* April 19-25, 2009 \*\*\*  
Discover "The Magic of Saving"

## THE MAGIC OF SAVING

If you have been to a magic show, you may have seen nickels turn into dimes or the magician pulled a quarter from behind the ear of a volunteer from the audience. Of course, these tricks were just for fun. But did you know that you can also make money appear? When you save money in your share account at the credit union, your money makes money. That's because it earns interest. Over time, even small amounts of money can add up. Say you start with a \$100 deposit, this can be money from your birthday or from doing extra chores around the house. Then you add \$5 a week for five years. If you earn one percent interest on the account, you will have \$1,438.04 after five years. You can find out more about "The Magic of Saving" during this year's National Credit Union Youth Week, April 19-25, 2009. Stop by the credit union to learn some tricky ways to save.

**First 50 youth (18 & under) accounts that deposit at least \$25.00 will receive a special gift.**

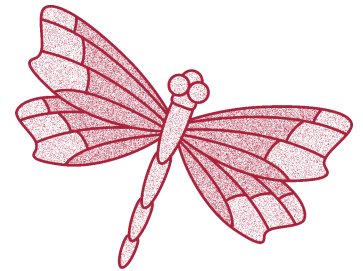


## 2009 PRESIDENTIAL DOLLAR COINS

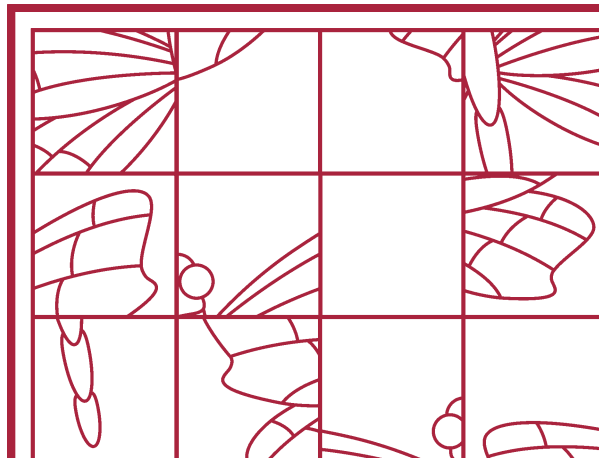
The United States continues to honor our Nation's presidents by issuing \$1 circulating coins featuring their images in the order that they served. Four more presidents will be honored in 2009 with the year(s) they served on each coin, including William Henry Harrison (1841), John Tyler (1841-1845), James K. Polk (1845-1849), and Zachary Taylor (1849-1850). This year begins with William Henry Harrison, the first United States President to die while in office - notice he only served as president in 1841. Each coin has an obverse design of the president on one side and the Statue of Liberty on the backside. Beginning this year, "In God We Trust" will be on the surface of the coin instead of the coin's edge - like in the previous two years.

**Both the Collector Sets and Individual Coins are Available at the Credit Union!**

## DRAGONFLIES - OLDER THAN THE DINOSAURS!



Dragonflies are one of the oldest existing insects. They were flying around ponds and lakes over 100 million years before the dinosaurs walked the Earth. Back then they had wingspans that were up to three feet across! Today they are still one of the largest insects, but their wingspans are usually only one to five inches. Their airborne acrobatic skills allow them to hover like helicopters, change directions in an instant, fly as fast as 35 miles per hour, and move up, down, forwards, and backwards. Dragonflies feast on mosquitoes, flies, bees, and butterflies. In the larval stage, they live in the water for up to five years. When they finally emerge from the water as adults, they only live up to four more months.



## Picture Puzzle Put Together

Cut out the squares. Rearrange them to reveal a dragonfly.

**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*  
Leighann Lang  
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*

**MOBILE ACCOUNT ACCESS  
IS NOW AVAILABLE.**

Ask us how to take advantage of this!

**Words of Wisdom**

*To be able to look back  
upon one's past life with  
satisfaction is to live twice.*

- Lord Acton Dalberg

**AMERITAS EMPLOYEES CREDIT UNION  
LOAN & SAVINGS RATES**

Loan Rates for 05/01/09 to 06/12/09

	Annual Percentage Rate	Estimated Monthly Payment (per \$1,000)
<b>Base rates can be reduced by up to 1.25%. Ask us how.</b>		
<b>NEW VEHICLE LOANS</b>		
24 Month	5.41%	\$44.06
36 Month	5.41%	\$30.16
48 Month	5.66%	\$23.33
60 Month	5.91%	\$19.29
72 Month (>\$25,000)	6.41%	\$16.77
84 Month (>\$30,000)	6.66%	\$14.93
<b>USED VEHICLE LOANS</b>		
<b>(2005-2006-2007)</b>		
36 Month	5.91%	\$30.38
48 Month	6.16%	\$23.56
60 Month	6.41%	\$19.52
<b>(2002-2003-2004)</b>		
24 Month	6.41%	\$44.51
36 Month	6.66%	\$30.72
48 Month	6.91%	\$23.90
<b>(2001 Or Older)</b>		
24 Month	8.41%	\$45.41
36 Month	8.66%	\$31.64
<b>SHARE SECURED</b>		
Highest CD Rate + 100 Basis Points	4.00%	\$18.42
<b>SHARE CERTIFICATE SECURED</b>		
Highest CD Rate + 250 Basis Points	5.50%	\$19.10
<b>SIGNATURE</b>		
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 04/01/09

	Minimum Balance	Dividend Rate	Annual Percentage Yield
<b>REGULAR SHARES</b>			
	\$5.00	.20%	.20%
	\$2,500.00	.25%	.25%
	\$10,000.00	.50%	.50%
	\$25,000.00	.75%	.75%
<b>PREMIER CHECKING</b>			
	\$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%
<b>SHARE CERTIFICATES*</b> Rates effective 03/11/09			
6 Month	\$500.00	1.25%	1.26%
9 Month	\$500.00	1.50%	1.51%
12 Month	\$500.00	1.75%	1.76%
18 Month	\$500.00	2.00%	2.02%
24 Month	\$500.00	2.25%	2.27%
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.