



Best Interests

The Ameritas Employees Credit Union Newsletter

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Falling Rates

**New Low Rates
Now Available**

.59% off

**New and Used
base rates**

Oct. 12th-Nov. 20th

Celebrate International Credit Union Day:

"Your Money. Your Choice. Your Credit Union."

What do 177 million people worldwide have in common? They have joined a credit union to help them achieve their financial goals. International Credit Union (ICU) Day is Thursday, October 15, 2009, and this year's theme, "Your Money. Your Choice. Your Credit Union," reflects the advantages that credit unions provide their members. ICU Day has been observed on the third Thursday in October since 1948. In the U.S., October is also designated as National Cooperative Month celebrating all cooperatives including grocery, agricultural and energy co-ops, and credit unions.

More than ever, people everywhere are seeking access to fair and affordable financial services from a provider they can trust. They've turned to credit unions where they can experience an open, democratic cooperative that puts people before profits. This year's ICU Day theme illustrates that through equal ownership and voting rights, members are in charge of their credit unions. The theme also represents the value, trust, and high-quality service that people looking for a safe place to save and a fair place to borrow find at the credit union. Thank you for making the credit union the choice for your money.



Ameritas Employees Credit Union SKIP PAYMENT COUPON

Please indicate the loan(s) you would like to skip and return coupon to the credit union.

If you are on payroll deduction, this will skip your Nov. 30th and Dec. 15th paychecks.

Transfer list bi-monthly payers will skip Dec. 1st and Dec. 15th;

ACH bi-monthly payers will skip their two December payments.

Loan Acct. # _____ Loan Acct. # _____

I/We understand that interest will continue to accrue during the month skipped and the loan is extended beyond the original contracted maturity date.

Member's Name _____

Signature _____ Date _____

Cosigner's Name _____

Signature _____ Date _____

All individuals who signed on the original note must sign this form.

Real estate, leases, and delinquent loans are excluded.

Deadline to submit coupon is Wednesday, November 18th, 2009.

Payroll Deduction

vs.

Direct Deposit

Just a friendly reminder to our members that are on either Payroll Deduction or Direct Deposit of the differences between them. If you have any payroll deductions coming into the credit union such as money to your account, a spouse or child's account, or a loan and need to make a change, please contact the credit union directly for those changes. If you are on direct deposit to the credit union, or you would like to set up direct deposit to the credit union, please make these changes with the payroll area of Ameritas. Also, if you have a loan that pays off with the credit union and you would like to have that money go back into your paycheck, please let the credit union know. Otherwise, the funds will automatically go into your primary share account until a change is made

FEE NOTICE:

Fees at the credit union have recently changed. For more details, please request a Truth-In-Savings Disclosure and Fee Schedule from the credit union.

NEED NEW WHEELS?

See your CU for a Vehicle Loan



Your Next Car: Lease or Buy?

If you're in the market for a new car, you may have wondered if leasing is a better option than buying.

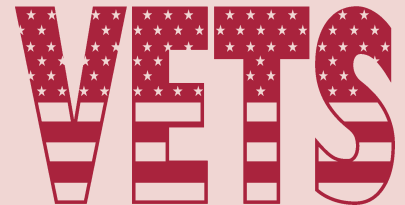
Often a lease will put you in a more expensive car than you might otherwise afford to buy outright. That's because, typically, lease payments are lower than loan payments - you are paying only for the vehicle's depreciation during the lease term, plus rent charges (like interest), taxes, and fees. Instead of a down payment on your vehicle loan, your up-front costs may include the first month's payment, a refundable security deposit, a capitalized cost reduction payment, taxes, registration, and other fees and charges. Also when you lease, there are limits on mileage, wear, and a substantial penalty for ending the lease early.

For many, the tax breaks in the economic stimulus package, low interest rates, and ample dealer inventories may provide the compelling reasons to buy. If you are a high mileage driver and plan to keep your car a long time, buying is usually the better alternative. For your best loan options, contact the credit union. We'll help you sort out the numbers to help you determine what works best for you.

To Our Nation's Veterans

Veterans Day, November 11, is a day set aside to honor the veterans of America's wars. We, at the credit union, would like to give a special thank you from the bottom of our hearts to the men, women, and their families who sacrifice themselves everyday for us so that we may live in the home of the free. "THANK YOU" to the men and women who presently serve and who have served in our Armed Forces. Your service to our nation is truly appreciated and shall never be forgotten.

******Thank You******



Ho-Ho-Ho-liday Loans

The holidays are just around the corner and this year, especially, that may not be news of good cheer. The credit union is here to help. Our popular holiday loans are back. Use the money for whatever you need to make your holidays happy and bright. A holiday loan can actually save you money when you leave your credit cards at home. That's because department store and other credit cards may have interest rates as high as 24 percent. So you may be paying for purchases over and over again when you make only the minimum payment. With a credit union holiday

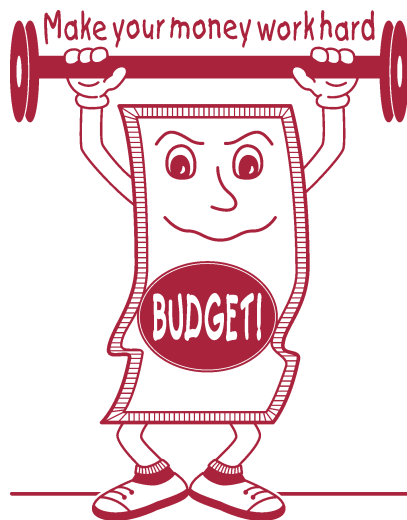
loan, you'll only pay for presents, shipping and postage, decorations, food, entertainment, and other expenses once. Plus, a holiday loan

can help you stick to your budget because it puts your spending on a cash basis: Plan to only spend the amount you borrow. To put the "ho-ho-ho" back into your holidays in 2009, call or stop by the credit union today.



Spend, Save, Share: Make Your Money Work Hard

It's fun to get money from an allowance, a gift, or doing extra chores. But it's even more fun when you make the most of it. Do that by starting a budget. A budget is a plan. A budget helps you sort out how much to spend, how much to save, and how much to share. Let's say you have \$15. You could spend \$5, save \$5 in your credit union account, and give \$5 to a charity. Or you could spend \$10, then divide the rest between saving and sharing. What you do is up to you. Think about things you want now and can pay for. Now think about things that cost more. You will need to save up money for these items. Now think about people who might need help, like kids who are homeless or are hungry. By writing down a plan, you can make your money work hard. You will help yourself and others, too.



Test = Stress?

When it's time for a test, does your stomach do flip-flops? A little stress is good because it can help you focus. But a lot of stress can make your brain freeze. Here are some tips on how to stay calm:



1. Be prepared. Try to imagine what will be on the test. Usually, your teacher will give you hints. Take a piece of paper and divide it into two columns. On the left side, write down the expected questions. On the right side, write down the correct answers. Now, cover up the answers and review the questions. If you know the answer, great! If you don't, you know which sections to study.
2. Eat a good breakfast. Studies show that if you have a good breakfast, you will remember information better. Include some protein, like eating an egg or putting peanut butter on your toast.
3. Don't forget to breathe. Taking deep breaths will help you relax.

The Vampire Bat: A Small Flying Mammal

The vampire bat (*Desmodus rotundus*) has a wingspan of about eight inches and a body about the size of an adult's thumb. It is one of the few known bats capable of walking, jumping, and hopping. Their average lifespan in the wild is about nine years. And, they are only found in the tropics of Mexico, Central America, and South America. It is the only mammal on blood. They eat of blood a day. A feeds on its mother's to its mother, even in consumes nothing about three months. and but her milk for



A vampire bat finds its prey with echolocation, smell, and sound. They fly about three feet above the ground while using special heat sensors in their noses to find veins that are close to the prey's skin. Using their sharp teeth, the bats make tiny cuts in the skin of a sleeping animal. Its teeth are so sharp that the sleeping animal doesn't even feel the cut and doesn't realize they've been bitten by a vampire bat. Once an animal starts bleeding, the vampire bat uses its tongue to lap up blood from the wound. The bat's saliva contains a chemical that keeps the blood from clotting. Another chemical in their saliva numbs the animal's skin and keeps them from waking up.

Just For Laffs

Q. What word has the most letters in it?

**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*

***Steer Clear of Vacation Hassles and
Get a Recreational Vehicle***

Have you been looking at where and how you want to spend your vacations away from home? Instead of the hustle and bustle of far off vacations that require increasingly complex rituals just to get onto an airplane, how about a recreational vehicle? With an RV, you get to choose your schedule. You pick the time and place. No more metal detectors or extra fees to bring along a suitcase. An RV provides you with the freedom to steer clear of vacation hassles.

An RV also provides the flexibility to bring along a pet, eat affordable meals at your convenience, and sleep anywhere you park. Once you have an RV, you can pack it up at anytime and be off on the road for a weekend trip or a multi-state tour of our beautiful country.

Your credit union is always here to provide you with a loan for an RV, no matter what size you decide to purchase. Call us, visit our website, or drop by at your convenience to discuss the options available.

We want you to create amazing memories in your RV, so let us help out with getting the financing in order.



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

Effective as of: June 13, 2009

	Annual Percentage Rate	Estimated Monthly Payment (per \$1,000)
Base rates can be reduced by up to 1.25%. Ask us how.		
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		
(2005-2006-2007)		
36 Month	6.50%	\$30.65
48 Month	6.75%	\$23.83
60 Month	7.00%	\$19.80
(2002-2003-2004)		
24 Month	7.00%	\$44.77
36 Month	7.25%	\$30.99
48 Month	7.50%	\$24.18
(2001 Or Older)		
24 Month	9.00%	\$45.68
36 Month	9.25%	\$31.92
SHARE SECURED		
Highest CD Rate + 100 Basis Points	3.75%	\$18.30
SHARE CERTIFICATE SECURED		
Highest CD Rate + 250 Basis Points	5.25%	\$18.99
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	1.00%	1.00%
9 Month	\$500.00	1.15%	1.15%
12 Month	\$500.00	1.25%	1.26%
18 Month	\$500.00	1.50%	1.51%
24 Month	\$500.00	1.75%	1.76%
36 Month	\$500.00	2.25%	2.27%

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.