

NEIGHBORHOOD NEWS

We Focus On You!

Celebrate Your Credit Union Ownership - Oct. 15th

Do you know who owns Neighborhood Community Federal Credit Union? You do! And that is just one of the many things that make credit unions unique and one of the membership benefits we'll recognize on October 15 when we celebrate International Credit Union Day.

Credit unions are not-for-profit, democratically controlled, volunteer-run, member-owned cooperatives. They exist to serve their members. Unlike most other financial institutions, credit unions do not issue stock or pay dividends to outside stockholders. Instead, earnings are returned to members in the form of lower loan rates, higher interest on deposits, and lower fees.



Because they are unique in both structure and purpose, credit unions provide a viable alternative to for-profit financial institutions for more than 177 million members in 96 countries. At Neighborhood Community Federal Credit Union, we take pride in our heritage as a cooperative financial services provider and our connection to the 53,000 credit unions worldwide.

At credit unions, every customer is both a member and an owner. This year's International Credit Union Day theme – *Your Money Your Choice* – recognizes our money is hard-earned, and in a time of economic uncertainty, it's safe in the hands of your Credit Union. Please join us on October 15 as we honor our most valuable asset: our members. You are the reason Neighborhood Community Federal Credit Union exists.

Join us for cookies on Thursday, October 15th and join the celebration!

MEMBERSHIP APPRECIATION DAY

Thank you everyone who came out on Saturday, September 19th for some sun and fun. Everyone enjoyed good food and the kids loved the face painting and cotton candy.

CONGRATULATIONS PRIZE WINNERS:

\$100 cash - Rick P. & Dwaine S.

\$50 cash - Jory B. , Carrie P. , Gary S. ,
Suzy V. , Julie J. & Miranda K.

ARE YOU MOVING? Add your Credit Union to the Checklist!

Please be sure to contact the credit union by mail, fax or in person to update your address and phone numbers.



MAIN OFFICE:
4848 South 120th St.
Omaha, NE 68137
(402) 895-6880

NORTHWEST BRANCH:
1726 N. 120th St.
Omaha, NE 68154
(402) 573-1242

www.neighborhoodcfcu.org

SURVIVING A LAYOFF

A layoff or job change can be a challenging and stressful situation for you and your family. However, you can achieve a successful new direction with careful financial planning, useful tools and a positive approach.

Take a look at your overall situation

Review your budget and see where you stand financially. In its most basic form, the budget includes income, expenses, and debts.

List sources of income

This is the starting point of your budget review. In times of reduced income, you have to be creative and look at sources of income that you might not have considered in the past like unemployment compensation, savings, severance pay, family members and tax refunds.

Review expenses

A great deal of "savings" can be found on the expense side of your budget. Write down every penny that you spend. Prioritize

your expenses from the most important to the least and start cutting now!



Evaluate and reduce your debt

List all of your debts - both secured and unsecured. Mortgages or other secured loans should take first priority. Determine if you can refinance or consolidate your debt to reduce monthly expenditures. Also try contacting your creditors to make payment arrangements.

Be diligent, persistent and organized

Think positive and make your finances a priority.

As a member of Neighborhood Community Federal Credit Union, you can take advantage of the **Accel** program, a **free** financial education and counseling program. To use this new service, simply call 1-877-33ACCEL (332-2235) or visit them on the web at www.accelservices.org

NO-FEE ATM LOCATIONS

39 WALGREENS ATMS IN OMAHA & LINCOLN NOW AVAILABLE

Use your Neighborhood CFCU Check Card or ATM Card at these locations with no surcharge fee.

IOWA

Atherton's 66 - 2900 W. Broadway, Council Bluffs
Jump Start - 109 Locust St., Carter Lake
Lake Side Ampride - 4040 S. Expressway, Council Bluffs
Madison Ave Ampride - 1836 Madison Ave, Council Bluffs

LINCOLN

WALGREEN'S LOCATIONS:

2600 S. 48th St., Suite 7	1404 Superior St.
1301 O St.	2630 Pine Lake Rd.
5701 Village Dr.	4000 S. 70th St.
7045 O St.	8300 Northern Lights Dr.
2502 N 48th St.	5500 Red Rock Lane
4811 "O" St.	

OMAHA - METRO AREA

Main Post Office - 1124 Pacific St.
* NCFCU Branch - 1726 N 120th St. (120th off Blondo)
D.J.'S - 6818 S. 13th St.
J-N-J Express - 3009 Parker St.
Lane's Shell - 8724 N. 30th St.
J-N-J Grocery - 3301 California * = Drive up machine
All American Shell - 4219 N. 60th St.
* Tower Plaza - 499 N. 78th St.
Rite Way Food Plaza - 4334 S. 84th St.
Rick's Convenience Plus (Shell) - 2920 S. 120th St.
Big Red Mini Mart - 13525 Millard Ave.
* Convenient Food Mart - 1902 N. 144th St.
Brentwood Square - 8004 S. 84th St.

WALGREEN'S LOCATIONS:

3001 Dodge St.	18040 R Plz.
4310 Ames Ave.	10725 Fort St.
3701 N. 132nd St.	7151 Cass St.
5062 S. 155th St.	2323 L St.
3121 S. 24th St.	2605 S. 171st St.
6101 NW Radial Hwy.	9001 W. Center Rd.
13155 W. Center Rd.	15525 Spaulding Plz.
225 N. Saddle Creek Rd.	8989 W. Dodge Rd.
6905 S. 36th St. -- Bellevue	5225 N. 90th (90th & Fort)
1802 Galvin Rd South -- Bellevue	7202 N. 30th St
8380 Harrison St. -- LaVista	3005 Lake St.
9001 Blondo St.	5038 Center St.
20211 Manderson -- Elkhorn	6005 N. 72nd St
17909 Burke St	11343 S. 96th St -- Papillion
9512 S 71st Plz - Papillion	



IMPORTANT NOTICE ABOUT DORMANT ACCOUNTS

If your only account with the credit union is a Savings account and you do not maintain a balance of \$50, the account will be considered dormant if there has not been activity for six months. At that point, there will be a \$5 monthly fee assessed to the dormant account. If you bring it to the minimum balance of \$50.00, it will no longer be considered a dormant account. Or if you have activity in the account at least once every six months it will no longer be considered a dormant account.

Contact the credit union if you have any questions.

DID YOUR CAR LEAVE FOR COLLEGE?

Our kids sometimes take more than just hopes and dreams to college. They sometimes take our cars! If you have found that you need an extra car, call your credit union to complete a loan application and get pre-approved!



SPECIAL YOUNG SAVERS CERTIFICATES!

Because we want kids to learn the importance and benefits of saving, your credit union now offers a special Young Savers Certificate that only requires a minimum deposit of \$500. Contact the credit union for details.

HOLIDAY CLOSINGS

Columbus Day - Monday, October 12

Veterans Day - Wednesday, November 11

Thanksgiving Day - Thursday, November 26

Christmas Day - Friday, December 25

New Year's - Friday, January 1

Check Your Credit Report for FREE

Fight identity theft by monitoring and reviewing your credit report. Every consumer is entitled to request a free credit file disclosure, commonly called a credit report, once every 12 months from each of the nationwide consumer credit reporting companies: Equifax, Experian and TransUnion.

You may request your free credit report:

ONLINE

www.annualcreditreport.com

PHONE

Call 1-877-322-8228

Some experts recommend that you request a free report from one of the companies, then 3-4 months later request a report from another, etc. This way you can check your credit report more frequently.

LETTERS FROM SANTA!

ONLY \$3.00

Proceeds benefit Children's Hospital

Your credit union is teaming up with Santa to bring you Letters from Santa this holiday season.

For \$3.00 each, your children, grandchildren, nieces or nephews can receive a personalized letter from Santa.

Letters from Santa are a great way to spread some holiday cheer while supporting a worthy cause.



ORDER DEADLINE NOVEMBER 18th

RATE NOTICE:

Rates as of 09/30/09 are as follows:

NEW VEHICLES

Up to 60 months 5.75% - 12.00% APR*
72 months 6.50% - 12.00% APR*

*Rate determined by individual credit worthiness and may vary.
Estimated monthly payment per \$1,000 at 5.75% is \$19.22 for a 60 month term.*

USED VEHICLES

Up to 60 months 7.50% - 15.75% APR*

Rate determined by individual credit worthiness and may vary.

**APR= Annual Percentage Rate.
Programs, rates, terms and conditions are subject to change without notice.*



If you have an active checking account or if your loan payment is on payroll deduction, you will receive

.25% off
*the annual percentage rate
on any qualified loan.**

**excluding mortgage, home equity, share & certificate secured and overdraft loans.*

Before financing elsewhere, call and compare our competitive rates.



Credit Union Staff

- Ruth G. - *President*
- Amanda B. - *Vice President of Operations*
- Deanna V. - *Collection Officer*
- Dawn P. - *Collection Assistant - Part-Time*
- Nikki C. - *Loan Officer*
- Sue J. - *ACH / Share Draft Processor*
- Sandy A. - *ACH / Share Draft Processor**
- Marie K. - *Member Service Representative*
- Cynthia C. - *Member Service Representative (NW)*
- Heather W. - *Member Service Representative **
- Jenny S. - *Branch Manager (NW)*
- Lynette D. - *Member Service Representative * (NW)*
- Stephanie S. - *Member Service Representative **

* = Part-Time

Savings Rates

Savings, IRA & Roth IRAs:

<u>Account Balance:</u>	<u>Rate:</u>	<u>APY*</u>
Up to \$999.00	0.75%	.75%
\$1,000 - \$4,999	1.00%	1.00%
\$5,000 - \$14,999	1.24%	1.25%
\$15,000 - \$19,999	1.49%	1.50%
\$20,000 & Over	1.74%	1.75%

Share Draft:

.50% Rate, .50% APY*

\$100 minimum balance required to earn dividends

Money Market Share Draft:

1.75% Rate, 1.76% APY*
(\$2,500 minimum)

Share Certificates & IRA Share Certificates:

6 mo. - 1.25% Rate, 1.26% APY
1 yr. - 1.75% Rate, 1.76% APY
2 yrs. - 2.00% Rate, 2.02% APY
3 yrs. - 2.25% Rate, 2.27% APY
(\$1,000 minimum on all Certificates.)

*Early withdrawal penalty will apply on share certificates.
Rates as of 09/30/09 and subject to change.*

*APY = Annual Percentage Yield

