

Rates Are Rising...Except At Your Credit Union! Vehicle Loan Sale Extended Through December 2018



<u>Vehicle Year</u>	<u>Annual Percentage Rate</u>
2017-2019	As low as 2.9% APR
2014-2016	As low as 3.9% APR
2011-2013	As low as 4.9% APR
2010 and older	As low as 6.9% APR

*New Loans up to 110% of "sticker" price.
N.A.D.A. Guide Retail Values on used vehicles. (Up to 100% of retail)*

Guaranteed Asset Protection Plus with Deductible Assistance (GAP Plus), Mechanical Repair Coverage (MRC), and Credit Life & Disability (CL&D)

The credit union offers these great products to protect our members. Guaranteed Asset Protection helps fill the gap between your vehicle insurance payment and your loan balance if your vehicle is a total loss. The Plus will pay \$1,000 towards your next loan if you use the GAP coverage. Deductible Assistance helps pay your deductible on up to 2 claims per year for the life of the loan. Coverage cost \$295. Mechanical Repair Coverage is an extend warranty program that can help limit the cost of any covered repairs on new or used vehicles. No loan required. Rates vary by vehicle and plan selection. Credit Life and/or Disability insurance pays the loan or the payments up to \$30,000. Cost added to loan payment.



CHRISTMAS CLUB Begin saving now for 2019

OPPD Employees Federal Credit Union offers a Christmas club savings account to set aside money for holiday expenses. New members wanting to join and current members wanting to make changes can do so now through January 15, 2019. For a full year's deductions, sign up by October 19, 2018. Call us at 402-636-3177 or stop by the credit union to complete a new payroll deduction card and get started now for Christmas 2019! Funds will be available for withdrawal or transfer from October 19 through October 26 by calling the office. All remaining accounts will have a check sent to inter-office addresses after November 1, 2018.



CONTACT THE OFFICE at 402-636-3177, or find us online at www.oppd-efcu.org

YOUR CREDIT UNION REPRESENTATIVES

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Elizabeth C. Goodroad
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Carol M. O'Donald
Vice President

Therese L. Albright
Jeremiah A. Casanova

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Holly Jenkins

Christopher Hunteman

Barbara Parolek

Credit

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Chairman

Natalie Leggett
Lana Pulverenti

New Credit Card Offer

Open a new credit card between 10/01/2018 and 11/30/2018 and receive a special introductory rate of **0.00% APR*** until 5/31/2019 on purchases and balance transfers.

*Accounts opened between 10/1/2018 and 11/30/2018 will receive 0.00% introductory APR until 5/31/2019. After promotional time frame expires, remaining balance will migrate to standard APR applicable on your account. Contact the Credit Union for complete details.

Get \$10 Deposited into Your Account

The first ten people to open a new Visa Platinum credit card will have \$10 deposited into their account. Call the office at 402-636-3177 to apply.

TruStage®

Insurance Products

TruStage insurance products and programs are designed for credit union members. Your membership means competitive rates, helpful guidance without sales pressure and quality products trusted by your credit union. Regardless of your budget, we can help make sure the protection you need makes sense. It's all part of smart planning and caring about the aspirations and achievements of those who matter most. For more information go to www.oppd-efcu.org and click on the TruStage link.

Third Quarter Dividend Declared

The Omaha Public Power District Employees Federal Credit Union Board of Directors has declared a 0.35% dividend for the Third Quarter 2018 on all Saving Accounts. No dividend will be paid on Checking Accounts. This rate is an Annual Percentage Yield (APY) of 0.35%. Members can contact the Credit Union for information on dividends and any applicable terms.

Specific conditions and legalities apply to these loan programs and are not incorporated in this informational bulletin. Rates, terms, and conditions subject to change and based on creditworthiness, qualifications, and may differ from listed APR. Consult the Credit Union office for more information.
APR = Annual Percentage Rate

Contact the office at 402-636-3177, or find us on-line at www.oppd-efcu.org

Serving Midwest Energy Families Since 1938