

October 2025

Quarter 4

Roberts Dairy Employees Federal Credit Union



LOAN RATES

New Autos

3-5 Years– 5.75%

6-7 Years– 6.00%

Used Autos

2023-2025-6.50%

2018-2022- 7.00%

2017 & Older– 8.50%

New Motorcycles

3-4 years– 7.50%

5-6 years– 8.00%

Used Motorcycles

2023-2025-8.50%

2018-2022-9.00%

2017 & Older-10.00%

Shares Secured

3.00%

Signature Loans

As low as 9.25%

Other Secured

As low as 7.25%

Camper Loans

As low as 7.00%

Debt Consolidation

As low as 9.00%

With Approved Credit

Fall Loan Special

September 1– October 31, 2025

Looking for a new car or need some extra holiday shopping money?

Take 1.00% off all current credit union rates!

Contact the credit union for further details.

*Must have credit score of a 610 or higher

*Must meet normal policy guidelines

HOLIDAY SKIP A PAYMENT

Skip your loan payment for either November or December!

contact the credit union to fill out a skip-a-pay form.

\$40 fee for each loan you choose to skip.

***You must be in good standing with the credit union**

International Credit Union Day

The credit union would like to invite you to stop by and enjoy a treat on National Credit Union Day! Thank you for being a member of Roberts Dairy Credit Union!



When: Thursday, October 16

10 am-1 pm

Where: Hiland Dairy Break Room





Mindy Hodgson

NMLS#1136317
712-255-4902

mindyh@premierLA.org



Host the Holidays **IN YOUR NEW HOME THIS YEAR**

Cold weather is coming. Is this the year you host from your new home instead of someone else's? Whether you're just starting to look or already picturing the perfect backyard, the right mortgage can get you into a new home before the holidays arrive.

Home loans made simple, with guidance you can trust. See what's possible.
Speak to a mortgage loan officer today.

Federally insured by NCUA. Equal Housing Opportunity.

Ask us for a quote on an extended warranty and protect yourself from unexpected costs and repairs.

YOUR FREEDOM BEGINS WITH US.

Ask about Mechanical Breakdown Protection for your vehicle.

Zero deductible • 30 day money back guarantee



Important Notice!

Our Post office box is changing!

We've had to change our P.O. Box Mailing address
Moving forward please use the following P.O. Box!

P.O. Box 31141
Omaha, NE 68131

Santa Letters for Children's Miracle Network

Treat your little loved ones to a personalized letter from Santa for only \$5.00.

Great for children, grandchildren, family friends or any child. Not only will you bring a smile to your loved one's face, but you will also help raise money for Children's

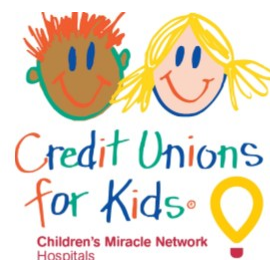
Miracle Network.

Contact us to get the form to personalize your letter!

Letters will be mailed **December 5th.**



*Don't delay...requests are
due by November 14th!*

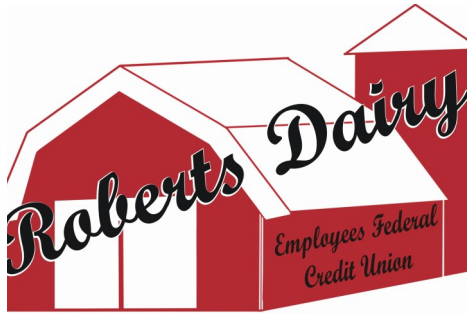


Reminders!



- * Make sure you use your October bank statement for tax purposes
- * Christmas Club Checks will be mailed November 1st if you want to keep the money in your account or put it into your checking please contact Emily before November 1st!





2901 Cuming St
Omaha NE 68131
PO Box 31141
Omaha NE 68131

Direct phone :
402-342-8510

Email:
Emily@robertsdairyefcu.org
Michele@robertsdairyefcu.org

Deceased members

Bryan Buckley

Website:
www.robertsdairyefcu.org

We would love for your family members to join the credit union too!

Open an account and save for your kids/grandkids.

You or a family member looking for financing options.... We can help!

Need to save for Christmas or Vacation?

We have accounts for that too!

Credit Union Hours
The Credit Union is available to serve you Monday-Friday from 7:30 am to 4:30 pm.

Closed: Saturday-Sunday

Dividends Declared

Share Accounts

Dividends for this quarter are as follows on regular share accounts.

Account Balance	APR	APY*
\$100.00-Up	0.05	0.05%

IRA Accounts

IRA Account earnings for this quarter were as follows:

Account Balance	APR	APY*
\$100.00-Up	0.10%	0.10%

Share Certificates

Share Certificates earnings for this quarter are as follows:

Term	APR	APY*
1 year-min. \$500	1.75%	1.75%
2 year-min. \$1000	2.00%	2.00%
3 year-min. \$1000	2.25%	2.25%

Money Market Savings

Account Balance	APR	APY*
\$1,000-\$9,999.99	.50%	.50%
\$10,000- \$24,999	.75%	.75%
\$25,000-up	1.00%	1.00%

This Credit Union is federally Insured by the National Credit Union Administration

*APY- Annual Percentage Yield

Reminder! If you have a change of address, phone, or e/mail please let us know so we can update our records and to ensure you are receiving important information about your account.

Holiday Closings

Monday, October 13

Columbus Day

Tuesday, November 11

Veterans Day

Thursday, November 27

Thanksgiving Day

Friday, November 28

Hours: 8:00 am to 12:00 pm

Wednesday, December 24

Hours: 7:30 am to 12:00 pm

Thursday, December 25

Christmas Day

Wednesday, December 31

Hours: 7:30 am to 1:00 pm

Thursday, January 1

New Years Day



Travel & Entertainment Discounts

Hotels Sporting Events
Theme Parks Movie Tickets
Concerts & More!

To take advantage of these discounted prices please follow the directions below.

1. Go to www.TicketsatWork.com
2. Click on "Become a Member"
3. Create an account with your email address and the company code below.

4. Company Code:

WOFROBER

Some companies included are:

*Worlds of Fun *AMC

*Disney World *Universal Studios

*Many more!