

October 2026

Quarter 4

Roberts Dairy Employees Federal Credit Union



LOAN RATES

New Autos

3-5 Years— 4.75%

6-7 Years— 5.50%

Used Autos

2024-2026—5.75%

2019-2023— 6.25%

2018 & Older— 6.75%

New Motorcycles

3-4 years— 7.00%

5-6 years— 7.50%

Used Motorcycles

2024-2026—8.00%

2019-2023—8.50%

2018 & Older—9.50%

Shares Secured

3.00%

Signature Loans

As low as 9.00%

Other Secured

As low as 7.25%

Camper Loans

As low as 6.75%

Debt Consolidation

As low as 9.00%

Can receive up to .50%
off of rate by adding
debt protection to loan.

With Approved Credit

Holiday Loan Special November 1– December 31, 2026

\$1,000 Loan for 12 months.

8.50% APR for A members

9.50% APR for B and C members

***Must have credit score of a 610 or higher**

***Must meet normal policy guidelines**

NOW OFFERING MOBILE BANKING!

**You now have the ability to go to the Apple or Google Play Store
and download the RDEFCU Mobile app!**

**Here are just a few perks you will be able to do through our mobile
banking:**

- **Transfer funds between accounts**
 - **View Statements**
- **Deposit a check through mobile deposit**
 - **Request ACH transfers**

**We are excited to be able to offer this to our members. We would like to
thank The Credit Union Foundation of Nebraska for giving us the grant to
be able to make this happen.**

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 15
10 am-1 pm**

Where: Hiland Dairy Break Room



Credit Card Balance Transfer Promotion

September 1 through October 31, 2026

2 Ways to Save

6% APR for 6 months

8% APR for 12 months

Contact the credit union for further details



Did you know?

You can add your debit card to your Apple or Google Pay on your phone so you can tap and pay!

The credit union will refund 1 atm fee per month to pull money from another financial institutions atm, up to \$4!

Open a checking account with us today!



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



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.

\$30 fee for each loan you choose to skip.

*You must be in good standing with the credit union



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.

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!



Contact the Credit Union by.....

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

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

Closed: Saturday-Sunday

Website:
www.robertsdairyefcu.org



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

Direct phone :
402-342-8510

Changes effective January 1, 2027

The credit unions hours will be
changing starting January 1,
2027.

Monday-Thursday
We will be open
8:00 am-4:00 pm

Fridays
We will be open
8:00 am to 4:30 pm

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 Na-
tional 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 12
Columbus Day
Wednesday, November 11
Veterans Day
Thursday, November 26
Thanksgiving Day
Friday, November 27
Hours: 8:00 am to 12:00 pm
Thursday, December 24
Hours: 7:30 am to 12:00 pm
Friday, December 25
Christmas Day
Thursday, December 31
Hours: 7:30 am to 1:00 pm
Friday, January 1
New Years Day



Travel & Entertainment Discounts

Hotels Sporting Events
Theme Parks Movie Tickets
Concerts & More!

To take advantage of these dis-
counted 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!