



ROBERTS DAIRY EMPLOYEES FEDERAL CREDIT UNION

January 2024

Quarter 1

2024 Annual Meeting

March 9th, 2024

Johnny's Café
4702 South 27th Street
Omaha, NE 68107

*Doors Open at 5:00 pm and dinner served at 6:00 pm.

Come and join us to learn more about your credit union and enjoy a evening out with a nice dinner, door prizes, and entertainment.

Stop up to the credit union or call 402-342-8510 to purchase tickets!
Tickets are \$25 per person.

We have 4 open positions on the board of directors. Three 3 year terms and one 2 year term. If you would like to be a part of the board and help the credit union move forward as well as help implement policies and rates please contact Emily in the Credit Union to be added to the ballot.

Fee Schedule Changes: Effective April 1, 2024

These fee's will begin to take place on April 1st of 2024. For a full list of our fee schedule you can view it on our website at www.robertsdairyfcu.org

Dormant Account Fee- \$10.00
Debit Card Replacement- \$15.00
Loan Processing Fee- \$20.00
Paper Statement Copy- \$5.00
Telephone Transfer/Payment- \$10.00

Overnight Shipping Fee- \$40.00
Stop Payment- EFT/Check- \$40.00
NSF Fee- Check/ACH- \$35.00
Debit Card Replacement- \$15.00
Loan Processing Fee- \$20.00

Loan Rates

New Autos

3-5 Years- 5.75%
6-7 Years- 6.00%

Used Autos

2022-2024-6.50%
2017-2021-7.00%
2016 & Older- 8.50%

New Motorcycles

3-4 years- 7.50%
5-6 years- 8.00%

Used Motorcycles

2022-2024-8.50%
2017-2021-9.00%
2016 & 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

Take .50% off your loan rate if you have payroll deductions.

Excludes new auto & Motorcycle rates, shared secured loans, and debt consolidation loans



**Roberts Dairy Employees
Federal Credit Union**

Contact Us:

2901 Cuming St.
PO Box 0366

Omaha, NE 68101-0366

Direct phone : 402-342-8510

Email:

Emily@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



REMINDER

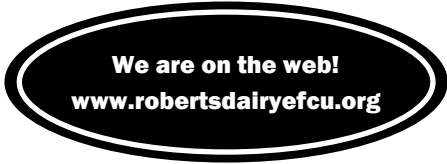
Please remember to use your October 2023 statement for tax purposes. Dividends only need to be claimed if you made over \$10.00.

Privacy Policy:

We have not had any recent changes to our privacy policy. To review this policy you may visit www.robertsdairyefcu.org and click the Privacy Policy link located at the bottom of the homepage.

5% interest Rebate

The board of directors voted to not pay the interest rebate for 2023. As much as the board of directors wanted to give back this year, the credit union still is working to grow and keep up with rising operating expenses. We hope to be able to give back in the form of the interest rebate for 2024. Thank you all for being loyal members of the credit union and we look forward to helping you with all your financial needs this year.



Dividends Declared

Share Accounts

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

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

IRA Accounts

IRA Account earnings for this quarter were as follows:

Account Balance	APR	APY*
\$100.00-Up	0.15%	0.15%

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, January 15
Martin Luther King Jr. Day

Monday, February 19th
Washington's Birthday

Make this season one to remember for your friends and family! Whether you are searching for that perfect gift or planning a FUN holiday getaway, you will find all your favorites and more by visiting www.ticketsatwork.com/tickets/

- Streaming Services: Disney+, Showtime and more
- Attractions, Shows, Sporting Events, and Concerts
- Hotels and rental cars
- Sam's Club Memberships – over 40% off
- Health & Wellness
- Home Office: Electronics, Laptops and more
- Food & Wine
- Pet Supplies
- Entertainment

And so much more!

It's cost-free and simple to enroll. Just visit www.ticketsatwork.com/tickets/ use the company code **WOFROBER** and begin enjoying today!