



ROBERTS DAIRY EMPLOYEES FEDERAL CREDIT UNION

January 2026

Quarter 1

2026 Annual Meeting

March 28, 2026

**Cascio's Steakhouse
1620 S 10th Street
Omaha, NE 68108**

***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 for members and \$30 for non-member guests.

We have 2 open positions on the board of directors for 3 year terms. 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.

Spread the word about your credit union....

The goal for the credit union in 2026 is to grow our membership. We would
love for you to talk to your co-workers and family about why you love our cred-
it union and give them the opportunity to join. Even though we are a closed
membership credit union, immediate family members of Hiland employees
are eligible to join as well as all Hiland Dairy employees. Being a small credit
union we strive to give you the best customer service possible and really help
our membership with all financial needs. This next year we are also looking
at expanding our services we offer to better serve our membership. Emily &
Michele look forward to working with you and our new members in 2026!

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%

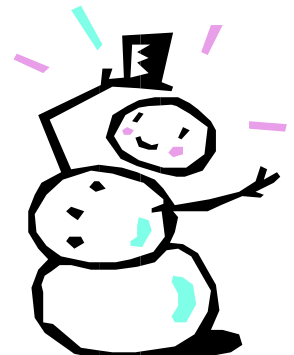
Camper Loans

As low as 7.00%

Debt Consolidation

As low as 9.00%

With Approved Credit



**Roberts Dairy Employees
Federal Credit Union**

Contact Us:

2901 Cuming St.
PO Box 31141
Omaha, NE 68131

Direct phone : 402-342-8510

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



We are on the web!

www.robertsdairyefcu.org

REMINDER

Please remember to use your December 2025 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 pol-
icy. To review this policy you may visit
www.robertsdairyefcu.org and click the Privacy Policy
link located at the bottom of the homepage.

Looking to make a new purchase?

Need to Consolidate Debt?

The Credit Union is here to help you in all aspects of your
finances. We now offer higher interest rate money markets for
savings or we can help you save money on your monthly
payments by consolidating debts. Talk to us today to see how
we can help you.

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, January 19
Martin Luther King Jr. Day

Monday, February 16th
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!