



LOAN RATES

New Autos

3-5 Years– 2.99%

6-7 Years– 3.24%

Used Autos

2020-2022-4.00%

2015-2019 5.00%

2014 & Older– 6.50%

New Motorcycles

3-4 years– 3.49%

5-6 years– 3.74%

Used Motorevcles

2020-2022-4.50%

2015-2019-5.50%

2014 & Older-7.00%

Shares Secured

3.00%

Signature Loans

As low as 7.25%

Other Secured

As low as 6.00%

Camper Loans

As low as 5.50%

Debt Consolidation

As low as 8.00%

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

October Membership Raffle!

For the month of October for every new account opened that maintains a \$100 balance will be entered into a raffle for a \$25 gift card. To qualify you must be a new member with no other accounts at the credit union. Kids accounts do qualify.

*For further details please contact the
Credit Union



Holiday Skip-A-Pay

The credit union is offering the opportunity to skip your November or December payment for a fee of **\$25 per loan.**

*Eligible one time every 12 months. Must sign and pay before skip can be processed.

Loan must be in good standing to take advantage of the offer.

Contact Emily for more details.

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 20

10 am-1 pm

Where: Hiland Dairy Break Room





Financial
STRENGTH
in your corner

1.99% APR
FOR 6
MONTHS

Credit card accounts opened between October 1, 2022 and November 30, 2022 will receive 1.99% APR on retail purchases and balance transfers for 6 months.

Ask us about this special rate offer today!

Credit card accounts opened between 10/1/2022 through 11/30/2022 will receive 1.99% APR* for 6 months on retail purchases and balance transfers. After the promotional time frame expires, remaining balances will migrate to the standard APR applicable on your account. Contact the credit union for complete details. * APR=Annual Percentage Rate

Santa Letters for Children's Miracle Network

Treat your little loved ones to a personalized letter from Santa for only \$3.00.

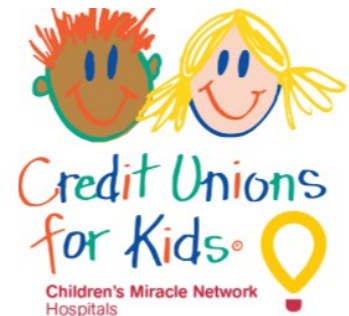
Great for children, grandchildren, family friends or any child. Not only will you bring a smile to your loved one's face, but you will also help raise money for Children's Miracle Network.

Contact us to get the form to personalize your letter!

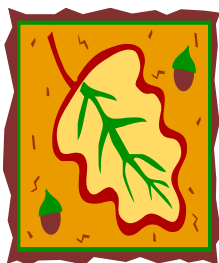
Letters will be mailed **December 7th.**



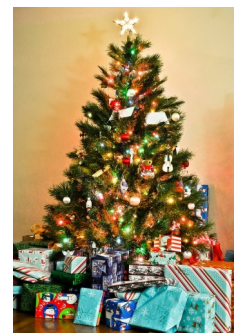
*Don't delay...requests are due by
November 15th!*

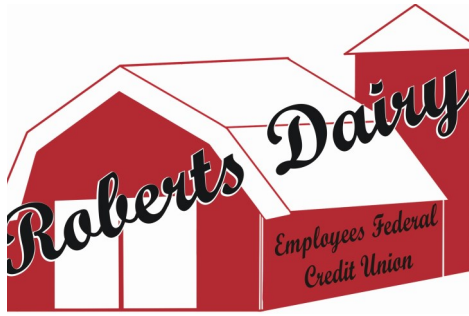


Reminders!



- * 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 0366
 Omaha NE 68101

Email:
 Emily@robertsdairyfcu.org

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

**ROBERTS DAIRY
 EMPLOYEES
 FEDERAL CREDIT
 UNION**

Website:
<http://robertsdairyfcu.org>

Direct phone :
 402-342-8510

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	0.15%	0.15%

Share Certificates

Share Certificates earnings for this quarter are as follows:

Term	APR	APY*
1 year-min. \$500	0.50%	0.50%
2 year-min. \$1000	0.60%	0.60%
3 year-min. \$1000	0.75%	0.75%

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.

Deceased Members

Keith Northern
 Randy Garza

Holiday Closings

Monday, October 10
 Columbus Day
Friday, November 11
 Veterans Day
Thursday, November 24
 Thanksgiving Day
Monday, December 26
 Christmas Day Observed
Monday, January 2
 New Years Day Observed



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!