

Roberts Dairy Employees Federal Credit Union

April 2026
Quarter 2

Annual Meeting

The annual meeting was held on Saturday, March 28, 2026 at Cascio's Steakhouse in Omaha, Nebraska. We would like to thank the 65 members and non-member guests in attendance at the meeting this year.

After everyone enjoyed a nice meal, some raffle prizes were handed out. Then Emily let the membership know that the credit union did have a difficult year in 2025 financially. The board has worked hard to come up with ideas in helping to grow the membership as well as help increase income. Our student promotion was then discussed, where kids Kindergarten– 12th grade can earn \$1.00 for every A on their quarterly reports cards, up to \$8.00. Also, our Spring/Summer loan promotion going on was also talked about with the those in attendance.

Next, we voted for the board of directors. We had 2 open positions this year, both for a 3 year term. We would like to congratulate Jon Rathjen on joining the board and Jason Russell on his re-election to the board.

Emily encouraged anyone who had ideas or would like to see something added to our services offered at the credit union to please reach out to a Board member or employee.

Spring/Summer Loan Special!

March 1– July 31st, 2026

If you refinance your auto, motorcycle, or camper with the credit union we will take a .50% off your current rate and include no payments for the first 90 days. The loan must be a refinance from a financial institution outside of the credit union.

*Must have documentation showing what rate you currently have.

*Must credit qualify and meet lending policy guidelines.

For more information please contact the credit union.

LOAN RATES

New Auto's

◇3-5 Years– 4.75%

◇6-7 Years– 5.50%

Used Auto's

◇2024-2026-5.75%

◇2019-2023– 6.25%

◇2018 & Older– 6.75%

New Motorcycles

◇3-45years– 7.00%

◇6-7 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%

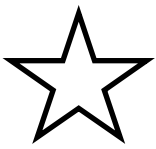
◇*With Approved Credit*

◇*Take .25% off if you add debt*

◇*protection to your loan*

◇ *Take another .25% off if you add Life Insurance to your loan.*

◇ *\$30 Application Fee for each loan, due when application turned in.*



Calling All Students! Earn \$ for your Grades!



The Credit Union will reward students by putting \$1 in their accounts for every A on their report card, up to \$8.

***Report Cards must be from the current school year and no more than 2 months old, can bring in report card for each quarter.**

***Students must have an account with the credit union and be in good standing.**

***For students Kindergarten-12th Grade**



YOUR FREEDOM BEGINS WITH US.

**Ask about Mechanical Breakdown Protection for your vehicle.
Zero deductible • 30 day money back guarantee**



The Credit Union partners with Route 66 to offer our membership an amazing warranty coverage for your vehicle or motorcycle.

If you are interested in pricing we can get you a quote directly at the credit union with the warranty that will be the most beneficial for your vehicle or motorcycle.

Please contact Emily or Michele in the credit union for any additional questions.



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MORTGAGE
THAT FITS
YOUR LIFE**

Roberts Dairy
Credit Union Partners
With Premier Lending
for our members
mortgage needs!

Premier Lending

Mindy Hodgson

712-255-4902

www.premierLA.org

Offer new mortgages and
refinancing options!

Whether you need to downsize,
upsized, or just resize, our mortgage
options are always the right size.

Whatever your next chapter looks like, we'll
help you choose a mortgage built around
your goals.

Speak with our team today.

Federally insured by NCUA. Equal Housing Opportunity.

Credit Union will be CLOSED APRIL 20TH!

Kansas City Members!

Emily and Michele will be traveling down to Hiland Dairy in Kansas City, MO to promote the credit union and meet our current membership. We will be there on Monday April 20th from 8 am until early afternoon. We look forward to meeting everyone!

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

Deceased Members Brad Kelly

STAY INFORMED!

Stay up to date with everything going on with the credit union, from holiday closings, to loan promotions, and rate changes are just a few examples. We have a FACEBOOK PAGE– search Roberts Dairy Employees Federal Credit Union to join.

We also post everything to our website at www.robertsdairyefcu.org

Current Board of Directors

Emily Briggs

Latasha Medeiros

Jason Russell

Nikki Stevens

Dave Vieregger

Lisa Hotz

Jon Rathjen

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% |

Money Market Accounts

| Account Balance | APR | APY* |
|--------------------|-------|-------|
| \$1000--\$9,999.99 | .050% | 0.50% |
| \$10,000-\$24,999 | 0.75% | 0.75% |
| \$25,000 and up | 1.00% | 1.00% |

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% |

*Check with us for Certificate Specials!

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,
May 25
Memorial Day

Friday,
June 19
Juneteenth

Friday,
July 3rd, Observance of
Independence 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!

