



# ROBERTS DAIRY EMPLOYEES FEDERAL CREDIT UNION

January 2023

Quarter 1

## Did you know we offer Debt consolidation loans ?

Looking to combine your debts (credit cards, unsecured loans, ect.) into one payment? Our consolidation loans are at a competitive rate, as low as 8.50% APY currently. To Apply for this loan you can go to the credit union website and get to our online application through the apply now tab. All we need is the statements of the debts you would like to pay off and the credit union will mail the checks for the pay-off's directly to the company for you.

## We offer membership to all Hiland employees and family members!

If you are an employee and have a family member looking for a new financial institution we would love to have them as a member!

We offer a variety of products and services and the credit union is continually striving to add new products and services to meet our members financial needs. We offer kids accounts, Free checking accounts with debit cards as well as savings accounts for Christmas, vacation, or just a basic standard savings.

Some current services we offer are Online and Mobile Banking that you can now ACH money in and out of the credit union to another financial institution. We also have the option for you to make payments or deposit money into your account over the phone for a \$5 fee. Most recently we just added DocuSign to help us quickly get loan documents and other documents that require a signature to our members who aren't located in Omaha or are unable to come into the office.

If you have any questions on our accounts or want more information on opening an account please contact Emily or Lisa in the credit union office.



## Loan Rates

### New Autos

3-5 Years- 3.99%

6-7 Years- 4.24%

### Used Autos

2021-2023-4.50%

2016-2020-5.50%

2015 & Older- 7.00%

### New Motorcycles

3-4 years- 3.99%

5-6 years- 4.49%

### Used Motorcycles

2021-2023-5.00%

2016-2020-6.00%

2015 & Older-7.49%

### Shares Secured

3.00%

### Signature Loans

As low as 8.00%

### Other Secured

As low as 6.00%

### Camper Loans

As low as 5.50%

### Debt Consolidation

As low as 8.50%

### 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



## Board Voted: 5% Interest Rebate 2022

The Credit Union strives to be your choice when it comes to your financial needs. Each year the 5% interest rebate is voted upon by the board of directors. For 2022 our lending portfolio did improve and towards the end of the year interest rates have gone up

which has helped the credit unions investment income. However, with the credit union still at a loss for the year the board of directors decided not to pay the rebate for 2022. We are optimistic for the credit union with improving interest

rates that we will be able to pay the rebate for 2023. If you are looking for any auto or personal loans in the near future please remember to contact the Credit Union. We thank you for trusting us with your finances and look forward to working with our members in 2023!

**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@robertsdairyfcu.org  
Lisa@robertsdairyfcu.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 2022 statement for  
tax purposes. Dividends only need to be claimed if you  
made over \$10.00.

**Privacy Policy:**

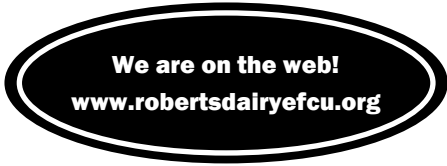
We have not had any recent changes to our privacy pol-  
icy. To review this policy you may visit  
[www.robertsdairyfcu.org](http://www.robertsdairyfcu.org) and click the Privacy Policy  
link located at the bottom of the homepage.

**Annual Meeting Announcement:**

We are still currently planning our Annual Meeting for 2023.

The meeting will be held sometime between March-May.

When we have a date and time picked out we will notify our membership by  
Newsletter, our Facebook page, and our Website. If you have any additional  
questions or are interested in becoming a board member please contact the  
credit union.



**Dividends Declared**

Share Accounts

Dividends for this quarter are as fol-  
lows 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%

This Credit Union is federally Insured  
by the National Credit Union Admin-  
istration

**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 16  
Martin Luther King Day

Monday, February 20th  
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/](http://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/](http://www.ticketsatwork.com/tickets/) use the company  
code **WOFROBER** and begin enjoying  
today!