



Roberts Dairy Employees Federal Credit Union

July 2024

Quarter 3



How Can We Help!

If you are looking to save or need some financing for your next purchase the Credit Union is here to help!

For your saving needs we have added a few new products to help you meet your goals. We now offer money market accounts that offer a higher dividend rate for those saving \$1000 or more. We also are now offering Share Certificates where you can save money at a higher rate for a set term. Please contact the credit union for current dividend rates or all rates will also be listed on our website at www.robertsdairyefcu.org under the rates tab. We also offer the following accounts for our membership; Checking, Christmas Club, and Vacation.

For your financing needs the credit union strives to stay competitive with other local financial institutions. We offer loans to help build your credit score, Shared Secured loans where you can borrow against your own money, to purchasing a new vehicle or motorcycle, or loans on boats, atvs, and dirt bikes. We are here to help make the lending process easy.

Please let us know if you have any questions on any services we offer here at the credit union or if you would like to come in and go over your financial needs we would be happy to help!

Thank you for choosing us to help you in your financial journey.

Fall Family Event!

We are planning a family friendly fall event! Please look for upcoming details on our website or on our Facebook page!

Changes Coming!

The Credit Union will be changing core processing systems starting November 1st. With this will come a few changes to our online and Mobile banking platforms. There will be some positive changes with things going more digital and hopefully we will be adding some services we currently do not offer. We will be keeping everyone updated on the changes through our newsletter, website, and Facebook page. If you do have any questions please feel free to call the Credit Union office.

Loan Rates:

New Auto's

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

Used Auto's

- ◇ 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

A \$20 Loan processing Fee will be included in All loans at the credit Union.

Contact Us:

2901 Cumming 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.

A Note from your Credit Union Manager:

I wanted to thank our membership as the credit union has struggled to find someone to fill our job opening.

Trying to run the credit union alone has been challenging and everything seems to get done a little slower and a few days where hours had to be adjusted, but all of you have shown patience and understanding and I wanted to let all of you know how much I appreciate that.

We are very close to hiring someone for the open position and hope that things will go back to running smoothly within the next few months.

Thank you,
Emily

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%

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	0.15%	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%

*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

Thursday, July 4th and Friday, July 5th-
Observing Independence Day

Monday, September 2nd-Labor Day

Monday, October 14th-Columbus 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!