

With Our Low Car Loan Rates, the Only Decision You Need to Make is What Color to Choose!

	<u>24-60 month</u>	<u>72month</u>	<u>84 month</u>
2017/2018	As low as 2.9%	As low as 3.9%	As low as 4.9%
2014-2016	As low as 3.9%	As low as 4.9%	-----
	<u>24 - 48 month</u>	<u>60 month</u>	<u>72 month</u>
2011-2013	As low as 4.9%	As low as 4.9%	As low as 5.9%
	<u>24 month</u>	<u>36 month</u>	<u>48 month</u>
2010 and older	As low as 6.9%	As low as 7.9%	As low as 7.9%



New Loans up to 110% of "sticker" price.

N.A.D.A. Guide Retail Values on used vehicles. (Up to 100% of retail)

Guaranteed Asset Protection Coverage Plus (GAP Plus)

In the event of an accident, will you owe more on your vehicle than what it is worth? Guaranteed Asset Protection can help fill the gap between what your insurance will pay and what you owe on your loan, with a deductible assistance option.

Mechanical Repair Coverage (MRC)

MRC is an extended warranty program that can help limit the cost of any covered repairs. Rates vary by vehicle and plan selection.

Weddings, Graduations, Baby showers... We can help!

VISA Platinum Credit Cards, VISA Debit Cards, and VISA Gift Cards are here.

Enjoy the purchasing power and benefits of your Credit Union Credit Card and build credit at the same time. The Credit Union offers a fixed rate card with promotional rate specials throughout the year and no annual fee. Apply now!

Open a Credit Union Share Draft checking account and add a Visa Debit card to access the account 24/7 anywhere Visa is accepted and get cash at thousands of surcharge-free ATMs nationwide. Contact the Credit Union at 402-636-3177 for more details.



Use gift cards for safe online shopping or all your gift giving needs!



*Specific conditions and legalities apply to these loan programs and are not incorporated in this informational bulletin. Rates, terms, and conditions subject to change and based on creditworthiness, qualifications, and may differ from listed APR. Consult the Credit Union Office for more information. APR = Annual Percentage Rate.

CONTACT THE OFFICE at 402-636-3177, or find us online at www.oppd-efcu.org

YOUR CREDIT UNION REPRESENTATIVES

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Loan Specials

Personal Loan

- ✿ Personal Loans available to qualified borrowers
- ✿ Payroll deduction repayment required
- ✿ Loans may be used for any purpose...vacations...home improvements...bills
- ✿ Loans reviewed daily! Submit a loan application and a current pay stub to the office for consideration.



The Cash You Need is Just a Signature Away!

- ✓ Non-payroll deduction Personal Loans available to qualified borrowers
- ✓ Loans may be used for any purpose
- ✓ Monthly payments, cash/check or electronically
- ✓ Loans reviewed daily
- ✓ Submit a loan application and current pay-stub to the office

Vacation Club Join the Vacation Savings Club Now

...Relax Later



The vacation club account is a separate savings account from the regular share account. Employees can set up an account and have deposits made each pay period by signing a new payroll deduction card. In April, the money will automatically be transferred to the employees' regular savings accounts. The deduction cycle will then start again for the following year. Call us at 402-636-3177 or stop by the Credit Union for more information or to get started.

FIRST QUARTER DIVIDEND DECLARED

The Omaha Public Power District Employees Federal Credit Union Board of Directors has declared a 0.20% dividend for the First Quarter 2018 on all Saving Accounts, and 0.20% on Checking Accounts. This rate is an Annual Percentage Yield (APY) of 0.20%. Members can contact the Credit Union for information on dividends and any applicable terms.



**Home Banking Login Changes
Coming in April.**



Contact the office at 402-636-3177, or find us on-line at www.oppd-efcu.org

Serving Midwest Energy Families Since 1938