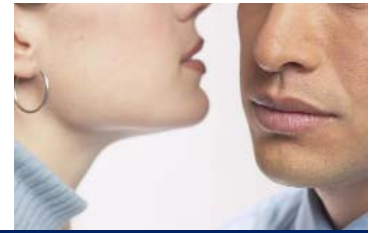


THE Informant

FINANCIAL PARTNERS FOR OVER 52 YEARS



POLICE FEDERAL CREDIT UNION ★ OMAHA

JULY 2010

Upcoming Events

July 12-17 Kirby Kangaroo Club Week

Sept. 18: Shredding/Lunch Event - Sarpy Branch Only

Upcoming Closings

July 5: Independence Day

Sept. 6: Labor Day

Locations

Main Office:

3003 S. 82nd Avenue
Omaha, NE 68124

Sarpy County Branch:

10791 S. 72nd Street
Papillion, NE 68046

Shared Branching:

www.cuservicenetwork.com
1.888.500.CUSN



Hours

Main Lobby:

Monday-Friday: 8 am - 5 pm
Saturday: 9 am - 12 noon

Main Drive-Thru:

Monday-Thursday: 8 am - 5 pm
Friday: 8 am - 6 pm
Saturday: 9 am - 12 noon

The night deposit is located in the first drive-thru lane.

Sarpy County Branch Lobby and Drive-Thru:

Monday-Friday: 8 am - 5 pm
Saturday: 9 am - 12 noon

The night deposit is located in the drive-thru lane.

Phone Numbers

Main Office 402.391.4040
Loan Dept. 402.391.2224
Sarpy Co. Branch 402.293.3889
N.A.R.C. 402.399.5223
Toll-Free 1.877.329.2405

www.opfcu.com

CUDL® AutoSmart: Making Auto Buying Convenient and Easy!



CUDL AutoSmart makes buying your next new or used vehicle easier and more convenient and allows you to get your Credit Union auto financing within minutes, **right at the dealership!** From 7 a.m. until midnight, seven days a week, including holidays, participating metro area dealerships can approve your auto-financing **without the need to visit your Credit Union.**

This program utilizes our current low auto loan rates and terms when financing your vehicle. Best of all, the program is simple for both members and dealers to use!

All you have to do is:

1. Decide on the make and model of the vehicle you want.
2. Visit any participating dealership.
3. Apply for our low-rate auto-financing through the CUDL system. Within minutes, you'll have a financing decision without having to go to your Credit Union in person.

Once financing is approved, the dealer receives the Credit Union's terms and conditions, completes the sales contract, and then you simply drive the vehicle off the lot. Don't worry about the paperwork — through CUDL, the Credit Union, and the dealer, it's all taken care of electronically! It doesn't get much easier than that.

Make sure to identify yourself as a Police Federal Credit Union member and ask for your financing through the CUDL system when visiting the dealership. To find a local participating dealership, simply call the dealership locator at 888-CUDIRECT, or log on to CUDL AutoSmart through our website at www.opfcu.com. Just click on the "Vehicle Center" button on our home page.



Meet Your Two New Board Directors



Todd Schmaderer and Colleen Macdonald – your newly elected Board Directors.

John Friend and Bob Lausten, Chairman and Vice Chairman respectively, were re-elected to your Board of Directors at the Annual Meeting in April, joining **Mike Butera**, Secretary, and Directors **Katie Cooper** and **Mark Schenkelberg**. Also elected were two first-time Directors, **Colleen Macdonald** and **Todd Schmaderer**. Colleen has been a loyal member of the Credit Union for over 35 years and Todd has served previously as a member of our Supervisory Committee.

Our 7-member Board of Directors is charged with setting the Credit Union's policies, providing experienced leadership and oversight of the financial aspects of the membership, and maintaining the best interests of its member/owners. These extremely capable individuals serve 2-year, elected terms and help shape the future of your Credit Union while using their skills to contribute to its mission. Their commitment to the Credit Union is the driving force behind their service to the membership.

The Police Federal Credit Union warmly welcomes Colleen and Todd. We are tremendously proud to have this dedicated group of members on our Board of Directors and want to thank them for their devoted service to the Credit Union.

Discount Park Tickets



Don't pay full price! Drop by either location and purchase discounted tickets to the following theme parks:

Worlds of Fun* (Apr. 17 - Sept. 26)

Adult 1-day	\$29
Junior/Senior 1-day (3 & older/ under 4 feet tall/62 & older).....	\$17
Ride & Slide Adult (2 parks/same day)	\$44
Ride & Slide Jr./Sr. (2 parks/same day)	\$32

Oceans of Fun* (May 22 - Sept. 6)

Adult 1-day	\$23
Junior/Senior 1-day	\$16

Adventureland** (Apr. 24 - Sept. 26)

Adult 1-day	\$26
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*Kids 2 & under FREE **Kids 3 & under FREE

Silver Dollar City/Whitewater (Tickets are Available Online Only)

To purchase online, follow these directions:

- Login to www.sdcticketoffers.com.
- Click on the "Purchase Tickets" button.
- Put In **Corporate Promo Code 13826**
- Click on Submit.
- This will bring up the screen with the tickets available and the discounted prices.
- Determine which tickets you will need.
- Enter the quantity and click on the "add to Cart" button (repeat for each type ticket).
- Once all tickets are added to cart, the amount of the purchase will be added up and displayed near the bottom of the page. If this is correct, proceed to checkout.
- Click on the "Proceed to Checkout" button.
- This will bring up the payment page. Fill out all the proper information and click "Purchase." You should get a confirmation and be able to print the tickets on your own printer.

Notable Notes

Rate and Fee Changes

As with most industries, the cost of providing products and services continue to increase year after year. At the Credit Union, we've been able to absorb these increasing costs on behalf of our Members for several years. Unfortunately, the time has come for us to pass on some of these increasing fees. Effective **August 1, 2010**, the fee for Non-Sufficient Funds and Stop-Payment items will increase from **\$20 to \$25** per item. Also, if you need a Credit Union staff member to reconcile your Share Draft account, that fee will be **\$20 per hour** and any Legal Processes the Credit Union staff are required to perform on your account will increase from **\$15 to \$25**.

FREE Shredding Services and Complimentary Lunch!



Shredding has become a necessity in the fight against identity theft. As a service to our members, we are again hosting what is becoming an annual event – our **FREE** shredding services and complimentary hot dog lunch.

Saturday, September 18, 2010
Police Federal Credit Union
SARPY COUNTY BRANCH ONLY
10791 S. 72nd St., Papillion, NE
11:00 a.m. to 1:00 p.m.

For your convenience, the Sarpy Co. Branch hours will be extended during the event until 1 p.m. Bring any documents you would like to have shredded and have lunch on us! Shredding and lunch will be available in the Credit Union parking lot. Shredding services will be provided by **ShredPro** mobile shredding service.

Manage Your Credit Cards Online

It's easy to manage your Police Federal Credit Union credit card accounts with eZCardInfo – it's like online banking for your credit card! Once you enroll, you can manage your accounts 24/7 and you have the ability to:



- View your account balances
- Check available credit
- View past and current statements
- Pay your bill online
- View transactions since your last statement
- Download data to financial software
- Search and view up to 18 months of transaction history
- View transaction & spending reports
- Receive email or mobile alerts of conditions affecting your accounts

With the eZCardInfo encrypted web site, you'll feel safe knowing your credit card information is secure. To enroll or for more information, visit www.eZCardInfo.com and start taking control of your finances today.

Member Appreciation Night at Rosenblatt



Paraphrasing the Chicago Cub great Mr. Ernie Banks what could be better than watching a baseball game – watching two compliments of your credit union. The Omaha Royals and your Credit Union have teamed up so that we could reward and thank our most valuable players – you our members.

Credit Union Member Appreciation Night at Rosenblatt Stadium will take place on **Saturday,**

July 24, 2010, when the Omaha Royals take on the Zephyrs from New Orleans at 5:35 p.m for a double header. The gates will open at 4:30 p.m. for members to begin enjoying an evening of the best in family entertainment. The world-famous "ZOOperstars!" will perform throughout the game. Stop by either Credit Union location while supply lasts and pick up your complimentary tickets today!

Use Our Sarpy County Branch

There are times when our Main Office in Omaha gets busy and service takes a little longer than you planned. One solution is using our Sarpy County Branch in Papillion. The lines are usually shorter and the phones are generally not as busy as the Main Office. You get the same high level of personal and professional service you've come to expect at the Main Office and you can conduct all of your Credit Union business at the Sarpy Branch the same way you do at the Main Office.

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government
NCUA
 National Credit Union Administration,
 a U.S. Government Agency

Identity Theft Victim Checklist

If you are a victim of identity theft, take these steps immediately:

Place a fraud alert on your credit reports, ask for a free copy of your credit report, and review those reports for evidence of accounts you didn't open. Fraud unit contacts are:

Equifax 888-766-0008

P.O. Box 740241, Atlanta, GA 30374-0241

www.equifax.com

Experian 888-397-3742

P.O. Box 9532, Allen, TX 75013

www.experian.com

TransUnion 800-680-7289

P.O. Box 6790, Fullerton, CA 92834-6790

www.transunion.com

Close accounts – including share drafts/checks or ATM cards – that have been tampered with or used fraudulently. Contact all financial institutions and lenders, credit card issuers, utility companies, and the Social Security Administration to notify them of the fraud. Follow up each conversation with a letter.

File a report with law enforcement and insist on getting a copy of the report or the report number.

File a complaint with the FTC. Visit ftc.gov/bcp/edu/microsites/idtheft/ for more information or call 877-IDTHEFT.

A Privacy Pledge to Our Members

An Important Notice About the Personal Information Your Credit Union Collects, and How We Use It to Provide Products and Services to You.

The Police Federal Credit Union of Omaha is committed to making available financial products and services that will enable our members to meet their financial needs and goals. Protecting personal information and utilizing it in a manner consistent with member's expectations is a high priority for everyone associated with the Police Federal Credit Union. This policy explains how we collect, use and safeguard our member's personal financial information.

Information We Collect

In the regular course of business, the Police Federal Credit Union of Omaha will collect nonpublic personal information about our members. Nonpublic personal information is information about our members that we obtain in order to provide them with competitive financial products and services. Such information includes for example, member's names, addresses, social security numbers, income, account balances, payment history, credit card usage, creditworthiness and credit history, as well as the parties to their transactions. We may collect nonpublic personal information about our members from the following sources:

- Information that our members provide to us, such as on applications or other forms
- Information about member transactions with us, our affiliates or others, or
- Information from others, such as credit bureaus, real estate appraisers, and employers.

Information We Disclose

We do not share the nonpublic personal information of our current or previous members and nonmember customers except as permitted by law. From time to time, we may disclose all of the information we collect, as described above, to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements. To protect the privacy of our members, we will only partner with businesses that follow strict confidentiality requirements. These third parties must agree to strict confidentiality provisions to assure the protection of our member's information, and we do not authorize these firms to use any information provided to them about our members' accounts without the members express consent.

We may also disclose information we collect about our members under other circumstances as permitted or required by law, such as to process transactions on their behalf, to conduct the operations of the Credit Union, to follow our member's instructions as they authorize, or to protect the security of our financial records.

How We Protect Member Information

We restrict access to nonpublic information about our members to those employees who have a specific business purpose in utilizing our member's data. Our employees are educated about the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural standards that comply with federal regulations and leading industry practices to safeguard our member's nonpublic personal information. These safeguards are routinely tested to verify integrity.

ATM Locations



DOWNTOWN

Omaha Police Dept.: 505 S. 15th St.
Walgreen's: 3001 Dodge St.
IRS Building: 106 S. 15th St.
Roman Hruska Courthouse: 111 S. 18th Plz.

CENTRAL

OPFCU Main Office: 3003 S. 82nd Ave. (drive-up)
OFCU VA Med. Center: 4101 Woolworth
Walgreen's: 5038 Center St.
Walgreen's: 6101 NW Radial Hwy.
Walgreen's: 8989 W. Dodge Rd.
Walgreen's: 9001 Blondo St.
Walgreen's: 9001 W. Center Rd.
Walgreen's: 7151 Cass St.

SOUTHEAST

Walgreen's: 2323 L St.
Walgreen's: 3121 S. 24th St.
D.J.'s: 6818 S. 13th St.

SOUTHWEST

Walgreen's: 11343 S. 96th St. (Papillion)
Walgreen's: 8380 Harrison St.
Walgreen's: 18040 R Plaza
Walgreen's: 5062 S. 155th St.
Walgreen's: 2605 S. 171st St.
Walgreen's: 13155 W. Center Rd.
Walgreen's: 13510 Q St.
Walgreen's: 17909 Burke St.
Sarpy County Jail: 1208 Golden Gate Dr.
Riteway Food Phillips 66: 4334 S. 84th St.
Brentwood Square: 8004 S. 84th St. (Papillion walk-up)
Rick's Convenience Plus: 2920 S. 120th St.
Big Red Mini Mart: 13525 Millard Ave.

NORTHEAST

Walgreen's: 225 N. Saddle Creek Rd.
Walgreen's: 4310 Ames Ave.
Walgreen's: 7202 N. 30th St.
Walgreen's: 3005 Lake St.
Lane's Shell: 8724 N. 30th St.
J-N-J Express: 3009 Parker St.
J-N-J Grocery: 3301 California
All American Shell: 4219 N. 60th St.

NORTHWEST

Tower Plaza: 499 N. 78th St. (drive-thru)
The Convenient Food Mart: 1902 N. 144th (drive-up)
OFCU NW Branch: 15505 Ruggles St.
Walgreen's: 6005 N. 72nd St.
Walgreen's: 5225 N. 90th St.
Walgreen's: 3701 N. 132nd St.
Walgreen's: 10725 Fort St.
Walgreen's: 15525 Spaulding Plz.
Walgreen's: 20211 Manderson St. (Elkhorn)

BELLEVUE

Walgreen's: 1802 Galvin Rd. S.
Walgreen's: 6905 S. 36th St.

BLAIR

OFCU Blair Branch: 1409 Washington

LINCOLN

Walgreen's: 2600 S. 48th St., Ste. 7
Walgreen's: 1301 O St.
Walgreen's: 5701 Village Dr.
Walgreen's: 7045 O St.
Walgreen's: 2502 N. 48th St.
Walgreen's: 1404 Superior St.
Walgreen's: 2630 Pine Lake Rd.
Walgreen's: 4811 Q St.
Walgreen's: 4000 S. 70th St.
Walgreen's: 8300 Northern Lights Dr.
Walgreen's: 5500 Red Rock Lane

PLATTSMOUTH

Gene's Service & Sports: 906 Webster Blvd.

COUNCIL BLUFFS

Atherton's 66: 2900 West Broadway
Lake Side Ampride: 4040 S. Expressway
Madison Ave. Ampride: 1836 Madison Ave.
Pottawattamie County Jail: 1400 Big Lake Rd.

CARTER LAKE

Jump Start: 109 Locust St.

Board of Directors

John Friend, Chairman
 Bob Lausten, Vice Chairman
 Mike Butera, Secretary
 Kathryn Cooper, Director
 Colleen Macdonald, Director
 Mark Schenkelberg, Director
 Todd Schmaderer, Director

Supervisory Committee

Kevin Pokorny, Chairman
 Greg Gonzalez
 Jeremy Kinsey
 Trevor O'Brien
 Ed Reyes

Staff

Main Office

Mary Johnson, President
 Darrin Engleman, EVP
 Tiffany Michel, VP, Lending
 Linda Fausset, Marketing Dir.
 Nancy Eisenberger, Exec. Asst.
 Edward, Mortgage Loan Officer
 Mary, Loan Officer
 Janne, Loan Processor
 Sherri, DP Administrator
 Shawna Sakalauskas, MSR
 Supervisor
 Heather, Senior MSR
 Jen, MSR
 Kalyn, MSR

Sarpy County Branch

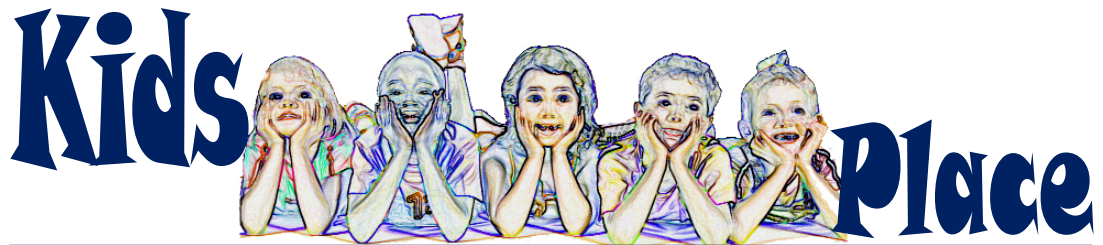
Tara Gorman, Branch Manager
 Deb, MSR
 Janet, MSR

Federally Insured by NCUA

3003 South 82nd Avenue
 Omaha, NE 68124
 402.391.4040 • www.opfcu.com



A Financial Partner You Can Depend On.



July 12th Starts Kirby Kangaroo® Club Week!

HEY, KIDS! It's that time again...time for **KIRBY WEEK!** If you're a Kirby Kangaroo Club member between the ages of birth to 12, visit either Credit Union location with an adult any time during the week of **JULY 12th** and pick a free gift from Kirby's Treasure Chest!

Deposit \$25 or more in your Kirby Kangaroo account and receive another "extra special gift," compliments of your friendly Credit Union.

For even more fun, fill out an entry form to win a 55" tall traffic light coin bank (shown at right). If you aren't a member, but you have a parent or grandparent who is, have them stop by during this week and open a Kirby Kangaroo Club account in your name and then you'll be eligible for the gift(s) and drawing. Winners will be drawn Monday, July 19th and will be notified by phone.

**One entry per member please. Multiple entries will result in disqualification. Only Kirby Kangaroo Club members are eligible for the drawing.*



"CU" is everywhere. Fill in the blanks.

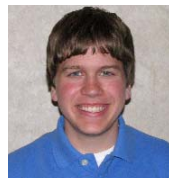
The words "credit union" are sometimes shortened to "CU". See how many words beginning with the letters CU you can make by filling in the missing letters. Good luck!

- | | |
|---|--|
| 1. Type of pitch a baseball player might throw.
CU _____ | 6. Sweet treat covered with frosting.
CU _____ |
| 2. Coils or ringlets in your hair.
CU _____ | 7. "Chirpy" clock.
CU _____ |
| 3. Squares of ice.
CU _____ | 8. Long green vegetable.
CU _____ |
| 4. Fabric that covers your windows.
CU _____ | 9. Baby grizzly.
CU _____ |
| 5. Winged boy with bow and arrow for Valentine's Day.
CU _____ | 10. Cement place between the street and your yard.
CU _____ |

ANSWERS: 1. CURVEBALL; 2. CURLS; 3. CUBES; 4. CURTAINS; 5. CUPID; 6. CUPCAKE; 7. CUCKOO; 8. CUCUMBER; 9. CUB; 10. CURB

2010 Scholarship Winners

The Police Federal Credit Union is proud to announce the 2010 winners of the Robert Sklenar Memorial Scholarships – **John Henthorn and Tyler Friend!**



First place winner **John Henthorn**, 18, son of members Steve and Janet Henthorn of Omaha, became a member of the Credit Union at the age of 2 months in 1992. John graduated from Millard West High School in Omaha and plans on attending the University of Nebraska In Lincoln in the fall where he'll be majoring in Chemistry. John enjoys track and reading, with Stephen King being one of his favorite authors.



Tyler Friend, 19, son of members John and Karen Friend of Omaha, also became a member in 1992. Tyler graduated from VJ and Angela Skutt Catholic High School and also plans on attending UNL, majoring in Criminal Justice. He likes sports, especially football, and hanging out with his friends.

Congratulations John and Tyler! We wish you good luck and great success in your college endeavors and future plans. Also, thanks to all of our high school senior members who participated in the 2010 Scholarship Essay Contest. We wish you the best of luck with your future plans and hope to remain your financial institution of choice now and throughout your lifetime.