



NEWS FLYER 4th QUARTER-December 2011

LABOR DEPARTMENT CREDIT UNION; BOX 94600 LINCOLN, NE 68509-4600
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www.labordeptcu.org

FOURTH QUARTER DIVIDENDS & RESULTS

The Board of Directors has declared dividends for the 4th quarter of .10% (.10% ANNUAL PERCENTAGE YIELD) on all open member accounts. This includes your secondary and Christmas club accounts. Association accounts did not receive a dividend for this quarter. Dividends are paid on the last day of the quarter on all open accounts and paid on the Average Daily Balance during the quarter. You may contact the office for additional information on your account.

MARK YOUR CALENDAR FOR APRIL 13, 2012 FOR THE 73RD ANNUAL MEETING

DATE: Friday, April 13, 2012

PLACE&TIME: Valentino's, 2701 S 70th St, Lincoln, NE, Registration-5:30pm/Dinner 6:00pm/Business meeting to follow. Cost \$12 per attendee.

Election of officers will be held. Any credit union member interested in serving on a committee or wanting to submit a name to the Nominating Committee should contact a Board Director

GO GREEN! SIGN UP FOR E-STATEMENTS and let us store your statement copies on-line
Log in to Internet Account Access on our website at www.labordeptcu.org and sign up or call the CU office for assistance

SHARE CERTIFICATE RATES (\$1000 MINIMUM DEPOSIT)

6 MO	.20% Annual Percentage Yield (APY)
12 MO	.50% APY
18 MO	.65% APY
24 MO	.75% APY

(RATES SUBJECT TO CHANGE PLEASE CALL FOR CURRENT RATES)

2012 LOAN SALE

Until Mar 31 take an additional .5% off loan rates listed below on new loans of \$3,000 or more or with an addition of \$3,000 to existing loans.

Excludes share secured and overdraft protection loans.

NEW & ONE YEAR OLD VEHICLES

TERMS	APR*	APPROXIMATE PAYMENT
Up to 36 months	4.00%	\$29.53 per \$1000
Up to 48 months	4.25%	\$22.70 per \$1000
Up to 60 months	4.50%	\$18.65 per \$1000
Up to 72 months	5.00%	\$16.11 per \$1000

(Value of vehicle must exceed \$25,000 with 20% down payment for the 72 month term)

USED VEHICLE RATES

MODEL YEAR	TERM	APR	
2010	60 Months	4.50%	\$18.65 per \$1000
2009	60 Months	4.75%	\$18.76 per \$1000
2008	60 Months	5.50%	\$19.11 per \$1000
2007	48 Months	5.75%	\$23.38 per \$1000
2006	42 Months	5.75%	\$26.35 per \$1000
2005	42 Months	6.00%	\$26.47 per \$1000
2004 and older	36 Months	6.50%	\$30.66 per \$1000

HOME EQUITY RATES

FINANCING UP TO 80% OF VALUE		
	APR	
Up to 60 months	5.50%	\$19.11 per \$1000-60 MO
61 to 120 months	6.50%	\$11.36 per \$1000-120 MO

FINANCING UP TO 90% OF VALUE		
	APR	
Up to 60 months	5.75%	\$19.22 per \$1000-60 MO
61 to 120 months	6.75%	\$11.49 per \$1000-120 MO
SHARE SECURED	3.25%	\$29.20 per \$1000-36 MO
CERTIFICATE SECURED-3.0% ABOVE RATE EARNED		(CALL CU OFFICE FOR RATE)
SIGNATURE LOANS	9.50%	\$32.04 per \$1000-36 MO

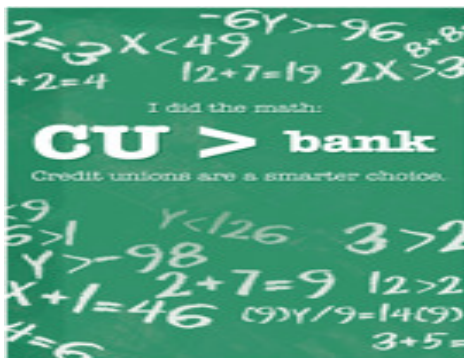
*QUOTED RATES REFLECT ANNUAL PERCENTAGE RATE THE LISTED RATES ARE EFFECTIVE JANUARY 1, 2010 AND ARE SUBJECT TO CHANGE WITHOUT NOTICE RATES QUOTED WITH .50% DISCOUNT & PROMOTION RATES MEMBER LOAN RATES WILL QUALIFY FOR THE FOLLOWING RATE DISCOUNT:

- .25% Direct Deposit/ACH/Payroll Deduction
- .25% CU Checking Account/Certificate
- .25% 10% down payment on vehicle loans

THE MAXIMUM RATE DISCOUNT ON A LOAN IS .50%

All rates listed above are our best rates based on applicant's credit rating and credit history (your actual rate may be higher).

CREDIT UNION
QUICKCASH
"An alternative to payday loans"



Apply Online

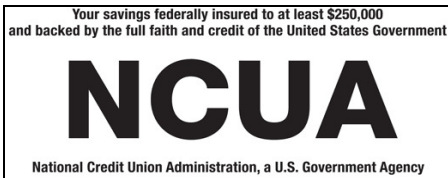
car loans, personal loans and more . . .

www.labordeptcu.org

Credit Union Services

- Share Savings Accounts
- Share Draft Checking Accounts
- Visa Debit Cards
- Share Certificates
- Club Accounts (Christmas/Vacation)
- Consumer Loans (cars, trucks, boats, RVs, etc.)
- Overdraft Protections
- Home Equity Loans
- On-line loan applications
- Mortgage Loans
- NADA Used Car Guides
- Enterprise Car Sales
- GAP-Guaranteed Auto Protection
- Rt 66 Extended warranties
- Direct Deposit
- FREE Notary Service
- Tellers Checks
- Worlds of Fun/Oceans of Fun tickets
- Internet Account Access (online account access)
- E-Statements
- Visa Gift Cards
- Visa CUMoney Travel Cards

MOVED recently? Changed Phone Numbers? It's important for the Credit Union to have your current information!



FEE SCHEDULE

RETURNED CHECK (NSF)	\$25.00/Item
DEPOSITED RETURN ITEM	\$10.00/Item
STOP PAYMENT	\$25.00/Item
CREDIT REPORTS (per person)	\$ 5.00
LIEN FILING FEE on auto loans	\$ 7.00*
UCC FILING FEE on non-titled collateral	\$ 6.00**
WITHDRAWALS (over 6 per month)	\$ 1.00/each
WIRE TRANSFER -outgoing	\$12.00
*incoming	\$ 4.00
FOREIGN WIRE TRANSFER	\$50.00
REQUEST FOR COPY OF CHECKS	\$ 5.00
STATEMENT COPY	\$ 2.00
RETURNED MAIL	\$ 3.00
DORMANT ACCOUNT FEE	\$ 5.00/mo
LOAN PAYMENT LATE FEE (20 days)	\$20.00
OVERLIMIT ON OVERDRAFT LOC	\$30.00
TELLER CHECK to 3rd Party	\$ 2.00
PREMATURE CLOSING OF ACCOUNT (Savings/checking within 90 days of opening)	\$20.00
SKIPPED PAYMENT (restrictions apply-contact CU)	\$20.00
GARNISHMENT/LEVY	\$50.00
CHECK CARD REPLACEMENT	\$ 5.00
CHECK CARDS IN EXCESS OF TWO	\$ 5.00
ATM TRANSACTION FEE	\$ 1.00
DOCUMENTATION FEE	\$10.00
CARD RECOVERY FEE	\$65.00
VISA GIFT CARDS	\$ 2.50
VISA TRAVEL CARDS	\$ 3.00
*Cost may vary depending on the State the vehicle will be licensed in	
**Fee based on amount charged by State	

BOARD OF DIRECTORS

- JOHN BALDUS -President
- KAREN MOSIER -1st Vice President
- LAURIE SCHLEIGER-2nd Vice President
- LENORA CASTILLO-Secretary
- BEV LANT-Treasurer
- JOLEE WHEATLEY-Asst Treasurer
- TAMMY LOGA-Asst Secretary

CREDIT COMMITTEE

- JACKIE GLEASON-Chairperson
- BRENDA PRANGE
- SANDY WEGNER
- MARY FINDLAY
- KEN PETRIK

SUPERVISORY COMMITTEE

- WANDA HANCOCK-Chairperson
- SCOTT HUNZEKER
- SUE LANDHOLM

OFFICE STAFF

- LOIS KRIGER, Manager
- BARBIE FRITZ, Member Service Rep