



Heartland area Federal Credit Union

Better Rates. Better Service. Best Choice.

6111 N 72nd St. ■ Omaha, NE 68134 ■ 402-571-8444 ■ www.heartlandfcu.org

Winter Specials *GREAT DEALS AVAILABLE*

HOLIDAY LOANS

Extra Cash For You!!



Borrow up to \$2,000 for 12 months

RATES IS A LOW

7.5% APR*

Travel, shopping, decorations...it all adds up!
Get a holiday loan and enjoy the season.

*Offer available through 01/31/10 with approved credit. \$750.00 minimum. \$2,000.00 maximum. The estimated monthly payment for a loan at 7.5% APR would be \$65.07 for a \$750.00 loan and \$173.50 for a \$2,000.00 loan.

Membership Has Its Rewards MEMBER REWARDS LOAN SPECIAL

NEW & USED VEHICLE & PERSONAL LOAN
RATES REDUCED
BY UP TO 1.0% APR*

HERE'S HOW IT WORKS:

.50% Off*

With another qualifying HAFUCU loan OR recent HAFUCU Visa credit card activity*

+ .50% Off*

With an active HAFUCU checking account (account activity in the last three months).*

1.0% OFF!!

*For a limited time only. Subject to credit approval. Rate determined by individual creditworthiness. Minimum \$1,000.00 new money. These rate discounts would apply to our current regular loan rates. Not valid with other loan discounts.



ANNUAL MEETING

Saturday, April 17, 2010
German American Society (Main Hall)
3717 South 120th Street
Information will be mailed to you in March.

HAPPY HOLIDAYS



HOLIDAY CLOSINGS:

Martin Luther King Day
Monday, January 18th

Presidents' Day
February 15th



Learn & Earn

Reward for Good Grades

Our members (up to age 18) can earn up to a \$5.00 reward for good grades on their most recent report card. Call 571-8444 for details!

SPECIAL NOTICE ABOUT IRA ACCOUNTS

The December 31, 2009 ending balance is your fair market value. This balance is being furnished to the IRS. REMEMBER: Deposits to your 2009 Traditional, 2009 Roth IRA and 2009 Coverdell Education Savings must be received no later than April 15, 2010. Just as a reminder, beneficiary changes can be made at any time by filling out a new IRA designation form.

SKIP-A-PAYMENT On Any Qualifying Loan

Skip one loan payment anytime between January 1st and December 31st. Pick up a coupon (REQUIRED) at the credit union today.

There is a \$20.00 administration fee per loan. On vehicle loans, the loan balance cannot exceed the NADA retail/trade-in value at the time the loan is skipped. Excludes mortgages, home equity, insurance, one-pay, and credit cards. You must complete and submit a Skip Loan Payment Coupon prior to your loan payment due date. Contact the credit union for details or to get your coupon.

Getting a tax refund?



You're eligible for direct deposit.

**IRS DIRECT:
QUICK, SAFE
AND EASY**

Receive your refund up to three weeks earlier than by mail

Eliminate the risk of a lost or stolen check

No trip to the credit union to deposit your check.

When filing your taxes, simply include the

**Credit Union Routing Number
3040-8349-3**

and your account number either marked for savings or checking.