

THE Informant

POLICE FEDERAL CREDIT UNION ★ OMAHA

Yes, we make mortgage loans! It is one of the chief reasons we were created in 1958 and we've been helping our members buy homes ever since.

We offer various term mortgages, including 15, 20, and 30 year home loans, with a variety of options and competitive rates, all designed to fit your individual needs.

Many steps go into shopping for a house. One is getting prequalified for a mortgage and we can help. Bring in a list of your creditors, monthly payments, and account balances, as well as current paychecks.

When you prequalify, our loan officers can give you an estimate of how much house you can afford, approximate monthly payments, and down payment and closing costs.

But don't confuse being prequalified with being preapproved. In a preapproval, we will formally assess your credit history, employment history, debts, gross income before taxes, and your spouse's income – if you're married, and any property or assets you own, rather than just informally review them the way it's done in a prequalification.

To start your home loan process or to check our current mortgage rates, call our Loan Department and talk to our Mortgage Loan Officer Ed Regan (NMLS #807413) or our VP of Lending Tiffany Michel (NMLS #807328), or go to our website and click on the Residential Mortgage Application link to download a mortgage application. Simply fill out your information and either mail it to us or bring it in person to the Credit Union for processing.



Mortgage, VA & FHA Loans, Second Mortgage, Home Equity Line of Credit: We Have It All

***For a limited time ask about our "No FEES" Second Mortgage and Home Equity Line of Credit Lending options!**

Whether you're looking for the first home, wanting to refinance or upgrade to a larger house, pulling some extra cash out to finish that long awaited basement project or using funds for debt consolidation, Police Federal Credit Union of Omaha can meet your mortgage lending needs. We offer various term mortgages, anywhere from 5- to 30-year terms with a variety of options and competitive rates, all designed to fit your individual needs.

Mortgage Products Include:

- ☛ Various Term Mortgages Including 15- & 30-Year loans
- ☛ Second Mortgages
- ☛ Home Equity line of Credits
- ☛ VA Loans
- ☛ FHA Loans

Rates are currently at **historic lows** and the interest you pay on the loan may be tax deductible.

*** Promotion ends June 30, 2015.**

For more information, talk to one of our friendly lending officers today at 402-391-4040 option 1, or visit our website at www.opfcu.net.

*With approved Credit. Minimum loan amount of \$25,000.00 new money only. Valid on closed end second mortgages loan only. APR = Annual Percentage Rate. Some restrictions may apply. Rates Subject to change without notice. See your Credit Union for Details. **See your tax advisor for details on your particular situation. OPFCU NMLS # 807260

He Saved to Win ... and He Did!



James Patterson, seen here with his wife, Pat, and Senior MSR Deb (right), took home one of the three grand prizes in this year's Save to Win drawing. He said his \$5,000 check will go into his two grandchildren's college funds. There are more chances than ever to win in the coming year! Go to www.savetowin.org to see how YOU can be a winner.

\$2,000 for College

Samantha Swanson is the Credit Union's 2015 scholarship winner. She received a \$2,000 award at the annual meeting. She was accompanied by her mother, Rebecca. Here, she is congratulated by Sharon Sklenar, wife of the late Robert Sklenar for whom the scholarship is named, and Board Chairman John Friend.



Notable Notes

Attention Police Federal Credit Union MasterCard Holders

After a recent activity review and financial analysis has been conducted, Police Federal Credit Union has deemed it necessary to discontinue its participation in the MasterCard Credit Card program. We are pleased to announce that all existing MasterCard accounts will be converted to Police Credit Union Visa Platinum Cards.

This process will begin during 2015 and should be seamless to our valued card holders. With your New Visa Platinum you will be eligible for many other benefits and a rewards program currently not offered on the existing MasterCard product. Please look for details regarding these exciting changes over the next several months.



PFCU of Omaha's CEO Mary Johnson was inducted into the Credit Union House Hall of Leaders In Washington D.C. in March. Congratulations!

HOLIDAY CLOSINGS

Monday, May 25 - Memorial Day

Saturday, July 4 - Independence Day



April is National Credit Union Youth Month!

Go "Wild About Saving"

Introduce a child to the Kirby Kangaroo® Club for Kids



If you are a credit union member and have a child or children in your life, help them grow with a Kirby Kangaroo Club Savings Account. Open to kids under 12, the Club is free and they earn Kirby prizes as they learn to save! For those who are ages 13-18, we offer a CU Succeed for Teens Program with a regular share savings account. Visit <http://www.opfcu.net/> to learn more about these programs.

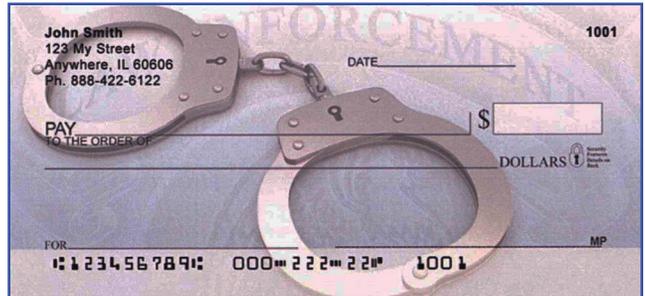
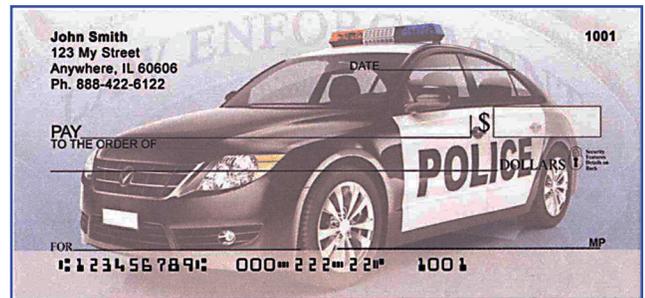
You Have New Check Options

Your credit union has a new check vendor, and with it, new choices. These are two or the five new options.

The other new choices are an officer's hat, a badge and one that says "Police." There is a wide selection of non-law-enforcement options as well.

The vendor is Check Printing Solutions of Bridgeview, Ill.

If you are interested in ordering, contact your member services representative.



FREE of all those monthly payments! Trade them for ONE low payment!

Will Spring ever get here? Until it does, here's a sure-fire way to get rid of the Winter blues: Pay off your bills with a low-rate debt consolidation solution.

Pay off your debts sooner, lower your monthly payments, save on interest charges and raise your credit score. Sound impossible? It's all a reality with a low-interest personal debt consolidation loan.

Get up to a 4-year personal debt consolidation solution at the low rate of

5.99% APR

Contact one of our lending professionals today or apply online at www.opfcu.net



*With approved credit. Some restrictions may apply. Rates subject to change without notice. New money only. Contact the Police Federal Credit Union for details. This offer is for a limited time only. APR= Annual Percentage Rate.

