

THE Informant

POLICE FEDERAL CREDIT UNION ★ OMAHA

Did You Know...

...that post-dated checks are good-to-go the minute you sign them, not the date displayed? You don't get any float time, so there's no advantage to it at all.

In addition, "Stop Payment" orders are usually only good for 6 months. You'll have to issue another one if you need to extend the time.

FYI: Your PIN number is now required when conducting a cash advance on your chip-enabled VISA credit card.



EMV Debit cards are coming

Unlike magnetic stripe technology, the chip is very difficult to copy and therefore helps reduce the amount of counterfeit fraud.

Beginning September 2016, your Credit Union has begun issuing and within 12 months will have replaced all of our existing mag-stripe debit cards with chip-enabled cards. A chip card, also known as a smart card, is a card containing an embedded secure computer chip. Chip-enabled debit and credit cards are the next level of security for the payment infrastructure.

The move to chip card technology is the latest innovation in the payment industry's efforts to further secure electronic payments. Chip-enabled payment technology is based on a global standard known as EMV which is a proven technology currently in wide use around the world. Chip cards, along with chip terminals, ensure a highly secure transaction by validating both the card and the cardholder.

Will chip card transactions be any different than magnetic stripe transactions? Contact chip cards are inserted into the chip terminal and left in the terminal until the transaction is completed. Most terminals will prompt consumers to enter their pin numbers but by selecting other options, usually you will be returned to the option of processing your transactions as Credit, which provides further protection under Visa chargeback rights for members.

To ensure our cardholders convenience, our debit cards will continue to carry a magnetic stripe for use at non-chip terminals. Should you have any questions about your new chip card, please feel free to contact one of friendly member service representatives.

NOW SERVING Law Enforcement & their family members

IN NEBRASKA



AND IOWA

HOLIDAY CLOSINGS 2016

- Monday, October 10 – Columbus Day
- Monday, November 11 – Veterans' Day
- Thursday, November 24 – Thanksgiving Day
- Monday, December 26 – Christmas Day observed

2017

- Monday, January 2 – New Year's Day observed

Congratulations to the Winners of the Kirby Kangaroo® Week grand prizes!



Eleanor Martin, age 2



Jake Garcia, age 11

Have Your Child Open a Kirby Kangaroo® Savings Account Today!!

Privacy Notice

Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at www.opfcu.net or we will mail you a free copy upon request if you call us at 402-391-4040.

'LIKE' us on...



Notable Notes

Kirby Kangaroo Holiday Stockings

Again this year, we will award two Kirby Kangaroo® giant 8-foot holiday stockings filled with goodies. Don't worry if you don't live in the metro Omaha area and can't stop in. To have your child entered in the drawing, all you have to do is go online to www.opfcu.net or call one of our MSR's, anytime between November 1 and November 30. The drawing will be held December 1. Your child MUST have a Kirby account to enter.



Scholarship Information

Watch our Facebook page and our website in December for an announcement of the essay topic for the Robert Sklenar Memorial Scholarship. Then get your student busy writing that essay and completing the application for a scholarship!

**Are your
beneficiaries
up to date?**

Christmas Club

Christmas shopping is just around the corner. Your Christmas Club funds will be disbursed on Thursday, November 3, 2016.



**We are
your
Lending
Partner!**

"Just completed a loan online and with email. It was the smoothest loan transaction I have ever experienced in the last 25 years. All my signatures were completed electronically, which made it super-fast. I can't say enough good things!!!" – Andy W.



HOLIDAY LOAN SPECIAL

- Same day approval.
- One year to repay.
- No early payment penalty.

Call, stop by the credit union or visit our website for more details.



A Change in Drive-thru Window Hours

Changes are coming to your credit union, all thanks to our members embracing the new technology designed to make banking more convenient!

For example, many of you have made mobile banking your preferred method for making deposits and other transactions.

Because of this, we no longer need to keep our drive-thru window open until 6 p.m. on Fridays. As of **October 1**, the drive-thru window will close at 5 p.m.

The savings we realize will go right back into savings for our members.



Skip-a-Payment for the holidays!

Have those unexpected bills this year made the prospect of a jolly holiday out of reach? Skip your loan payment in December and make a happy holiday a reality. It's easy. This offer is only valid once per year, so take advantage of it now!

Our Skip-a-Payment offer lets you defer your loan payment(s) due in December until the end of your loan to free up some holiday cash. Fill out the form below (one loan per form) and drop it off or mail it to the Credit Union between October 1st and November 13th. Additional forms are available at the Credit Union or on our website.

Yes, I would like to skip my December loan payment.* I understand that the term of my loan will be extended one month and that the interest will continue to accrue. I also understand that signing this form does not necessarily mean I automatically qualify.**

A processing fee of \$30 per loan is required.

Name(s): _____

Loan Type: _____ Account # _____

Suffix Code: _____ Daytime Phone: _____

Applicant Signature: _____ Date: _____

Co-Applicant Signature: _____ Date: _____

\$30 Check Enclosed

Deduct \$30 from my account # _____ Savings Checking

*Loan must have at least a six-month payment history and be current on your loan(s). All individuals who signed for the original loan must sign this form. Some restrictions apply. Lines of credit and all real estate loans are excluded. One loan per form.

