

Summer 2018



OMAHA DOUGLAS FEDERAL CREDIT UNION

INSIDER

ODFCU Partners with Centennial Lending for Mortgages

Did you know that Omaha Douglas Federal Credit Union is a long-time partner of Centennial Lending? We have joined forces to provide first mortgage products including Conventional, FHA and VA Loans. Centennial will be on your side every step of the way guiding you through. They are credit union owned and provide local servicing. This means you will find a wider variety of mortgage loan options at the most competitive rates- and all with the personal credit union touch you know



and love as an ODFCU member!

Consider getting pre-approved before going house hunting. We'll get you in touch with Centennial's experienced Mortgage Loan Officers to learn more about flexible rates, terms and other options available to you.

For more information, call us at (402) 444-5999 or visit centennial-lending.com.

Reasons to Refinance Your Mortgage

There's been a lot of talk recently about refinancing, but not a lot of talk as to why. The most common reason is to try and obtain a lower interest rate. For many, the Great Recession left their rate a lot higher than where current rates are. However, there are also two other good reasons to refinance:

Lowering Everything Else

While trying to obtain a lower interest rate is

important, so is trying to shorten your term and lowering your monthly payment.

Home Equity Available

In some instances, homeowners may have some equity built up in their home and can refinance to use that equity in a money-savvy way like debt consolidation or reinvesting it into home repairs and renovations.

Vacation Loans are Still Available!

Shhh... Do you hear that? It's Your dream vacation calling your name.

If you're wondering how you're going to make your vacation dreams come true, look no further than ODFCU. Vacations loans are still available and there is still plenty of summer to take a vacation! We make planning your escape simple.

- Fixed Rate
- Fixed Term
- Fixed Payment
- No Origination Fee
- No Collateral Required!

Rates as low as
4.75% APR*
APPLY TODAY!

*APR means "Annual Percentage Rate". Maximum term on noted rate is 12 months. Minimum loan amount is \$750.00. Actual rates may vary according to individual credit score, term of loan and amount financed. Payment example: \$85.51 per \$1,000 at 4.75% APR for 12-month term. Rates valid until September 30, 2018. Offer subject to qualified credit score.

Upcoming Closings

Independence Day
Wednesday, July 4

Labor Day
Monday, September 3

You can access your
accounts 24/7/365 at
omahadouglasfcu.org

Have You Downloaded the FREE My Mobile Money App Yet?

Mobile banking just got easier! Track your debit card purchases and make transfers with our app for your mobile device. It's FREE in the App Store! You can also turn your debit card on and off in case it's lost or stolen and receive alerts whenever your card is used. Search "My Mobile Money Access" in iTunes or Google Play. Follow the prompts to install and have the ability to bank in the palm of your hand! You can find more information at mymobilemoneyapp.com.

Three Things To Do Before Moving Into a New House

Secure Your Safety Features

Replace the locks, garage door code and the batteries in smoke and carbon monoxide detectors.

Deep Clean

Hire someone or do it yourself. Clean everything

top to bottom. Don't forget to replace the filters in your HVAC.

Get an Energy Audit

Getting a professional energy assessment can be a big help in identifying where you can save energy and money!

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