



NEWS FLASH

A Publication for Kellogg Midwest Federal Credit Union Members
www.kellogg-fcu.org



GIVING DRIVE

Stork's Nest – Zeta Phi Beta Sorority, Inc. Stork's Nest is a prenatal education program operated by Zeta Phi Beta Sorority, Inc., the March of Dimes and cooperating community agencies. The program provides information and encouragement for women to keep prenatal care appointments, prenatal and postnatal care, so babies get a healthy start in life. For more information on Zeta Phi Beta

visit www.zphibne.org

Needed Items*
Diapers • Diaper Bags • Bottles (Avent or Brown's)

Drop your donation off to the Credit Union by **April 30th** and be entered into a drawing for a \$50.00 Visa gift card

**New Items Only*



Member Shred Days

April 13th - 17th

Securely locked boxes will be available during business hours for you to dispose of your documents safely.

POSTPONED

YOUTH DAY

Fishing For Dough!
Come in and fish for some dough at the Credit Union!

Thursday, April 23rd, 2020
2:00 p.m. - 6:00 p.m.

Estimated Games • Prizes

Deposit \$50.00 or more to be entered to win a Children's Museum Pass.

CANCELLED

Member Appreciation Event

Henry Doorly Zoo

Saturday, June 27th, 2020

Member Only Event

Tickets are \$10 each and will be available for purchase **May 1st - June 5th**

Tickets include Zoo admission, lunch, a Lozier Theater film, a ride on the train, tram, carousel, and skyfari.

**Must be a member to purchase tickets*



KMFCU Annual Golf Outing

Saturday, August 1, 2020

Tiburon Golf Course
Shot Gun Start at 12:00 p.m.
4 Person Scramble



Board of Directors

Carol Bogacz Chairperson
 Timothy Zagurski Vice Chairperson
 Paul Krupa Treasurer
 Ruth Hansen. Secretary
 Ronald Kmiecik Membership

Supervisory Committee

Tony Bernady Chairperson
 Donna Silknitter
 Rita Brennan

Credit Union Hours

9601 F Street
 402-593-2680

Monday - Friday 7:00 a.m. to 5:00 p.m.
*Night Deposit is located
 to the right of the Credit Union Door*

Post Office Address
 For ALL Credit Union mail:

Kellogg Midwest FCU
 P.O. Box 241497
 Omaha, NE 68124

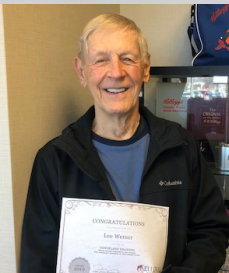
Holiday Closings

Good Friday April 10th
 Memorial Day May 25th
 Labor Day September 7th

**WIN \$50
 WINNER!**

Congratulations to Leo W.

Leo was the winner of the Winter Newsflash Drawing and won \$50 for finding the Swash from our logo hidden in the newsletter! Way to go! Will you be the next winner?



Find the hidden swash and email us at info@kellogg-fcu.org or call 402-593-2680 and tell us where you found it in the newsletter and you will be entered in the drawing to win \$50. The swash will be hidden on its own in the newsletter and not as part of the logo.



Follow us
on Facebook!

KID\$ Club

Our youth members under the age of 15 are encouraged to begin a savings habit. Each month one youth member wins \$10.00 just for depositing money into their savings account!

December – Kiera E.

January – Izabella O.

February – Robynchristine B.



#MonthlyMemberMania

Congratulations to **Kathy R., Kelly P., and Ashley J.** for winning #MonthlyMemberMania Facebook Contests! Make sure you're keeping up with our Facebook for a chance to win a different prize every month.



Follow us on Facebook
for a chance to win a prize
EVERY MONTH!



Don't Let House Projects
Level Your Budget

[Find The Right Balance With a Home Equity Loan]

Apply for a Home Equity Loan by

May 31st

and get up to \$500 in closing costs waived!

*Minimum new money of \$25,000 to qualify for waived closing costs. Other restrictions may apply. Full appraisal may be required. Maximum combined loan to value (CLTV) ratio is 90%. Property insurance is required. Consult your tax advisor for deductibility of interest. Subject to credit approval. Applies to applications submitted between March 1, 2020 through May 31, 2020.



Your Future. Our Commitment.



This Is How Our Members Go Car Shopping!

Shop from the comfort of your home

- ✓ Research millions of vehicles in our massive inventory
- ✓ Save time and money with credit union pre-approval
 - ✓ Refinance your existing auto loan
- ✓ Free CarFax, vehicle comparisons, and more!

Experience it now!
kellogg-fcu.groovecar.com



Why Your Next Auto Loan Should Be From Us

If you're in the market for a new or pre-owned vehicle, you might not be thinking about the loan until you're ready to buy. Getting a loan through us before going to the dealership might take a bit more time and effort. However, it might be advantageous in three key areas:

Rate – Direct loans with us usually have the best rates. This could save hundreds, if not thousands, over the course of your loan.

Affordability – Having a pre-approved amount in mind will help you stay on track with your budget.

Convenience – Although a direct loan might take more time at our branch, it'll translate to much less time at the dealership.

How Do You Negotiate With a Car Dealer?

There are four negotiating tips to follow:

 Know your numbers to get a fair deal	 Be careful with your words	 Start low because it's easier to negotiate up than down	 Stand firm on negotiating just the price of the car
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WEBSITE HIGHLIGHT

Save That Car

With so many vehicles available to you, don't forget to save your car searches on our car shopping website. Simply click SAVE CAR (1) or the little heart icon (2) on any vehicle detail page. Never lose a favorite again or waste time having to rebuild your dream car!




Experience it now... kellogg-fcu.groovecar.com



Before you buy a warranty at the dealership check with us!

Be ready for the unexpected and ensure you're covered in the event a mechanical breakdown occurs on your vehicle. Mechanical breakdown protection plans are available for both new and pre-owned vehicles.

INCLUSIVE BENEFITS:

- Zero Deductible
- Nationwide Coverage
- 24/7/365 Emergency Roadside Service
- 30 Day Money-Back Guarantee

- Transferable
- Trip Interruption
- Direct Claim Payments Via Visa/Mastercard
- Total Loss Refund



SECOND LOCATION UPDATE

**96TH & BRENTWOOD DRIVE
 LA VISTA, NE 68128**

Opening Fall 2020 – follow us on Facebook for construction updates.

Your Future. Our Commitment.

Check out these local deals with

CARDHOLDER DISCOUNTS!

Use your Kellogg Credit Union Debit or Credit Card at these locations and receive the named discount!



402.909.1588

Omaha, NE

Massage Therapy LLC

15% Discount

Schedule Online at www.onspotmassage.com



Half Priced Studio Fee

Adults \$4 and Kids \$3 (includes paint, glaze & firing) regularly \$8 for Adults and \$6. for children - Save \$3-\$4



10% off your meal



Old Fashion Goodness in Gourmet Popcorn Since 1980

10% off purchase



10% off your meal

Enjoy A Beautiful Lawn At Super Savings!



\$10.00 Off any of NatureScape's three programs (includes Lawn Care, Mosquito Control, & Tree and Shrub programs)

-OR-

10% Off any individual service.



10% off any service

RATES

	Min. Avg. Daily Balance to earn dividends	Dividend Rate	APY
Regular Share Account	\$5.00	0.10%	0.10%
Share Draft Checking	\$500.00	0.10%	0.10%
Holiday Club Share	Up to \$4,999.99	0.75%	0.75%
	\$5,000 & Over	0.25%	0.25%
IRA Share		0.65%	0.65%

APY = Annual Percentage Yield
A penalty may be imposed for early withdrawal
Rates subject to change without notice

Min. Avg. Daily Balance to earn dividends	Dividend Rate	APY
\$1,500.00 - \$9,999.99	0.10%	0.10%
\$10,000.00 - \$24,999.99	0.20%	0.20%
\$25,000.00 & Above	0.30%	0.30%

Term	Dividend Rate	APY
6 Months	0.35%	0.35%
12 Months	0.90%	0.90%
18 Months	1.15%	1.16%
24 Months	1.30 %	1.31%
36 Months	1.40%	1.41%
48 Months	1.75%	1.76%
60 Months	2.00%	2.02%



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