



4638 W St
P.O. Box 30659
Lincoln, NE 68503
Phone: 402.441.3555
Toll Free: 888.790.7261
Loans: 402.441.3565
Fax: 402.441.3566
www.linconefcu.org

LOBBY HOURS:
Monday - Friday
8:30 a.m. to 5:00 p.m.

DRIVE THRU
Monday-Thursday
7:30 a.m. to 6:00 p.m.
Friday
7:00 a.m. to 6:00 p.m.

SATURDAY
Lobby & Drive Thru
8:30 a.m. to 12p.m.
(Teller Transactions
Only on Saturday)

Holiday Closing

Monday,
October 12,
Columbus Day

Wednesday,
November 11,
Veterans Day

Thursday,
November 26,
Thanksgiving

Thursday,
December 24,
Christmas Eve
8:30am-2:00pm

Friday,
December 25,
Christmas Day

Friday,
January 1,
New Year's Day

IT'S ALL ABOUT YOU, OUR MEMBERS!



YOUR CREDIT UNION™

This year marks an important milestone in credit union history! America's Credit Unions are celebrating a very special International Credit Union Day.

For over a hundred years, credit unions, just like LINCONE, have provided financial services to members and their families. Formed from humble beginnings, each credit union has their own unique story. Your credit union is no different. LINCONE, started in 1955 with a single part-time employee, has evolved into the present day, multimillion dollar, solid financial institution that is continually growing!

To celebrate this centennial milestone, credit unions across the country are celebrating **International Credit Union Day on Thursday, October 15, 2009.**

Please join us on this very important day and enjoy refreshments, give-a-ways, and prizes.

The theme for this year's International Credit Union Day is "Your Money, Your Choice, Your Credit Union." As a member of the credit union you are an owner. It is your choice to use our services and we take great pride in providing you with the best possible service. Thank you for choosing LINCONE, and we look forward to serving you and your family for many years to come!



AAA Passport Event

Friday, October 16th, 2009
11:30am - 2:00pm



FREE Passport Photographs - All members attending this "Passport Photo Event" will receive 2 **FREE Passport Photos.**

Passport applications, and other information will also be available during this event.

Contact LINCONE (402.441.3555) or AAA (402.441.4516) for event details!



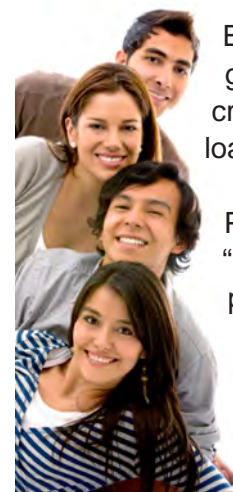
TEEN LEARNING OPPORTUNITY

FREE

MAD CITY MONEY

UNL East Campus
37th & Fair St.
Saturday, Oct. 10th
9:30am - 12:00pm

Mad City Money is an interactive real-life simulation seminar, hosted by Nebraska's credit unions. This is a fun and creative way to help young adults learn successful money management basics.



Each participant will be given a fictitious salary, credit card debt, student loan, and more.

Participants walk through "MAD City Stations" to purchase a vehicle, groceries, experience expenses such as day care, clothes and more. All within a budget!

This is a VERY popular event!
REGISTER today online at
www.nebraskacreditunions.org!



Welcoming everyone who lives, works, worships or attends school in Lancaster County, NE.



Share-ing Interests

*We don't simply open accounts, we open doors.
We don't just lend money, we make dreams come true.
We don't just invest money, we build futures.*

OCTOBER 2009

Fourth Quarter Newsletter

Volume 23, Issue 4

CREDIT CARD COMPANIES Still Squeezing the Consumers

As regulations tighten on credit card issuers, they are in turn putting the squeeze on consumers, with higher rates and tougher standards on who receives a credit card.



After years of mailing out cards to just about anybody, banks and other financial institutions are suddenly turning down all but the most credit-worthy customers. Those who do get cards have to jump through more hoops, such as sending in copies of their pay stubs. They're also being hit with higher rates and fees.

Not only are banks placing tighter restrictions on new credit, but for existing credit card holders. Some banks are requiring a higher minimum payment, service fees, double digit rate increases and even an annual fee. Others are reducing credit limits or sending notices to close the accounts if the credit is not used.

There is an alternative! Before banks and credit card companies hit you with fees or higher rates, contact your credit union and find out how you can get out of the vicious cycle. LINCONE continues to offer excellent rates, impeccable service, and is the lender of choice with members.

Contact a Financial Service Representative today and know that the relationship we build with you is more important than the business.

Your Credit Union has money to lend! When other financial institutions are tightening lending policies, your credit union is continuing to lend money to members just like we have for over 50 years.

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Old Cheney Branch Progress



Estimated Completion Spring 2010

Members are anxious for the branch to open. Located at 86th and Old Cheney, the progress has been moving on a very smooth and timely schedule. Above left is the rendering for the front exterior, and the picture to the right is the progress as of 09.24.09. Watch the web site for updates!
www.linconefcu.org

Remember when purchasing a vehicle was **Fun & Exciting?**

Those days are Back

Contact LINCONE to get pre-approved with a great low rate! **Then have fun shopping for the vehicle you want!**

