

Creating INTEREST

Second Quarter 2013



MembersOwn
CREDIT UNION

It's All About You

1391 South 33rd Street
Lincoln, NE 68510
402.436.5365
402.436.4354 Fax
800.588.5365 Toll Free

2600 Eastside Blvd.
P.O. Box 614
Beatrice, NE 68310
402.223.4204
402.223.4017 Fax
888.247.8204 Toll Free

www.membersowncu.org

**We Now Offer
First Mortgages
Call For Details!**

IN THIS ISSUE:

Credit Union Annual Meeting

Insurance Reminder

Holiday Closings

Save To Win

Join Us Online!

Privacy Notice

Credit Union Annual Meeting

You're Invited!

Sunday, April 21, 2013

2:00 p.m. – 3:00 p.m. Social Time
3:00 p.m. Annual Business Meeting

Yankee Hill Country Club

7600 San Mateo Lane
Lincoln, Nebraska

Enjoy light snacks and refreshments,
talk to board members and staff, and
have a chance at prize-give aways!



Insurance Reminder

We recently contracted with a collateral protection insurance provider to track insurance on our vehicle and collateral-secured loans. In the coming months, you may receive a notice that we do not have proof of insurance on file – it is important to contact your insurance agent and have them provide the information requested. Please be aware that failing to provide the information requested may result in the Credit Union adding a Creditor Placed Insurance Certificate that may increase your monthly payment. We appreciate you helping us keeping our information current and correct.

Holiday Closings

Monday, May 27th **Thursday, July 4th**
Memorial Day Independence Day

Save to Win – Open an Account Today!

Congratulations to our 2012 Monthly Prize winners – we had 24 members win a total of \$1,650! Although a MembersOwn member didn't win the grand prize of \$25,000, the Save to Win program continues in 2013. Open an account today to win a chance at the 2013 \$25,000 grand prize and monthly prize drawings of \$50 and \$100 throughout the year.



Join us Online! We are on Facebook, Twitter and LinkedIn—you can link to our sites through our website (www.membersowncu.org). Also, make sure we have your e-mail address on record—we are now sending a bi-monthly electronic newsletter!

Federally Insured
by the NCUA



facebook

twitter

LinkedIn

Annual Privacy Disclosure Notice

FACTS	What Does Members Own Credit Union Do With Your Personal Information?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> •Social Security number and account balances •Transaction history and payment history •Credit history and credit score •Employment or income information When you are no longer our member, we continue to share your information as described in this notice.
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons MembersOwn Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does MembersOwn Credit Union share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes — to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	No
For our affiliates' everyday business purposes — information about your transactions and experiences	No	No
For our affiliates' everyday business purposes — information about your creditworthiness	No	No
For our affiliates to market to you	No	No
For non affiliates to market to you	No	No

What We Do	
How does MembersOwn Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We have an Information Security Program and a Code of Ethics. All employees are expected to abide by programs and policies established in an effort to protect customer information.
How does MembersOwn Credit Union collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> •Open an account or deposit money •Pay your bills or apply for a loan •Use your debit card We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only: <ul style="list-style-type: none"> •Sharing for affiliates' everyday business purposes-information about your creditworthiness •Affiliates from using your information to market to you •Sharing for non affiliates to market to you State laws and individual companies may give you additional rights to limit sharing.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> •None
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> •None
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> •None

Questions	Call 402-436-5365, 402-223-4204 or visit us online: www.membersowncu.org
------------------	--