



**ROBERTS DAIRY EMPLOYEES FEDERAL CREDIT UNION**

January 2025

Quarter 1

# 2025 Annual Meeting

April 5, 2024

**Farmer Browns Steakhouse  
2620 River Road Dr  
Waterloo, NE 68069**

**\*Doors Open at 5:15 pm and dinner  
served at 6:00 pm.**

Come and join us to learn more about your credit union and enjoy a evening out with a nice dinner, door prizes, and entertainment.

Stop up to the credit union or call 402-342-8510 to purchase tickets!  
Tickets are \$25 per person.

We have 3 open positions on the board of directors. Two 3 year terms and one 1 year term. If you would like to be a part of the board and help the credit union move forward as well as help implement policies and rates please contact Emily in the Credit Union to be added to the ballot.

## Interest Rebate Information

The board of directors voted to not pay the interest rebate for 2024. The board did discuss the interest rebate and have decided that moving forward we are going to do away with the interest rebate altogether. We will be using those funds we allotted for the rebate to give back to our membership still. You may have seen the past few years we have starting doing family friendly events for our members outside of our yearly annual meeting. We are also thinking of other creative ways to be able to give back to you, our members. Please keep a look out for these events and other prize winning ideas we will be doing. We looking forward to seeing everyone and working with you in 2025!

### Loan Rates

#### New Autos

3-5 Years- 5.75%

6-7 Years- 6.00%

#### Used Autos

2023-2025-6.50%

2018-2022-7.00%

2017 & Older- 8.50%

#### New Motorcycles

3-4 years- 7.50%

5-6 years- 8.00%

#### Used Motorcycles

2023-2025-8.50%

2018-2022-9.00%

2017 & Older-10.00%

#### Shares Secured

3.00%

#### Signature Loans

As low as 9.25%

#### Other Secured

As low as 7.25%

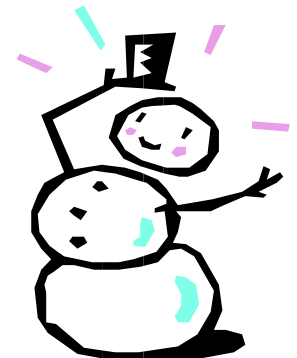
#### Camper Loans

As low as 7.00%

#### Debt Consolidation

As low as 9.00%

With Approved Credit



**Roberts Dairy Employees  
Federal Credit Union**

Contact Us:

2901 Cuming St.  
PO Box 0366

Omaha, NE 68101-0366

Direct phone : 402-342-8510

Email:

Emily@robertsdairyefcu.org  
Michele@robertsdairyefcu.org

Credit Union Hours

The Credit Union is available to serve  
you Monday-Friday from 7:30 am to  
4:30 pm.

Closed: Saturday-Sunday



**REMINDER**

Please remember to use your December 2024 statement  
for tax purposes. Dividends only need to be claimed if you  
made over \$10.00.

Privacy Policy:

We have not had any recent changes to our privacy pol-  
icy. To review this policy you may visit  
[www.robertsdairyefcu.org](http://www.robertsdairyefcu.org) and click the Privacy Policy  
link located at the bottom of the homepage.

Looking to make a new purchase?

Need to Consolidate Debt?

The Credit Union is here to help you in all aspects of your  
finances. We now offer higher interest rate money markets for  
savings or we can help you save money on your monthly  
payments by consolidating debts. Talk to us today to see how  
we can help you.

**We are on the web!**  
[www.robertsdairyefcu.org](http://www.robertsdairyefcu.org)

Dividends Declared

Share Accounts

Dividends for this quarter are as follows on  
regular share accounts.

Account Balance	APR	APY*
\$100.00-Up	0.10%	0.10%

IRA Accounts

IRA Account earnings for this quarter were  
as follows:

Account Balance	APR	APY*
\$100.00-Up	0.15%	0.15%

Share Certificates

Share Certificates earnings for this quarter  
are as follows:

Term	APR	APY*
1 year-min. \$500	1.75%	1.75%
2 year-min. \$1000	2.00%	2.00%
3 year-min. \$1000	2.25%	2.25%

Money Market Savings

Account Balance	APR	APY*
\$1,000-\$9,999.99	.50%	.50%
\$10,000- \$24,999	.75%	.75%
\$25,000-up	1.00%	1.00%

This Credit Union is federally Insured by the Na-  
tional Credit Union Administration

\*APY-- Annual Percentage Yield

**Reminder!**

If you have a change of  
address, phone, or  
e/mail please let us  
know so we can  
update our records  
and to ensure you are  
receiving important  
information about your  
account.

Holiday Closings

Monday, January 20  
Martin Luther King Jr. Day

Monday, February 17th  
Washington's Birthday

Make this season one to remember for  
your friends and family! Whether you  
are searching for that perfect gift or  
planning a FUN holiday getaway, you  
will find all your favorites and more by  
visiting [www.ticketsatwork.com/tickets/](http://www.ticketsatwork.com/tickets/)

- Streaming Services: Disney+, Showtime and more
- Attractions, Shows, Sporting Events, and Concerts
- Hotels and rental cars
- Sam's Club Memberships – over 40% off
- Health & Wellness
- Home Office: Electronics, Laptops and more
- Food & Wine
- Pet Supplies
- Entertainment

And so much more!

It's cost-free and simple to enroll. Just  
visit [www.ticketsatwork.com/tickets/](http://www.ticketsatwork.com/tickets/) use the company  
code **WOFROBER** and begin enjoying  
today!