



# FREMONT FIRST FCU

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*Serving those who live, work or worship in Dodge, Saunders and Western Douglas Counties*

[LoveMyCreditUnion.org](http://LoveMyCreditUnion.org)

## Talk about savings! Say hello to the Sprint Credit Union Members Discount.

Introducing valuable savings (10-15%) on monthly wireless bills, mobile phones and accessories - PLUS waived application and upgrade fees.

You can even save on smartphones, push-to-talk and business accounts just by being a Credit Union member.

*Visit [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org) today to get all of the details!*

\* Use member code NACUC\_ZZM to receive your discount



## 63RD ANNUAL MEETING RESULTS

A special thank you to everyone who attended the annual meeting. Congratulations to Randy Rector and Ken Shuster on being re-elected to a 3-year term for the Board of Directors. Other members of the Board are: Dave Spurgeon, Max Borgmeyer and Ron Clarke.



## GIFT CARDS & GRADUATION

What do you get today's graduate? How about a Visa Gift Card from Fremont First FCU. It's the perfect gift, it can be used anywhere that Visa is accepted. Each gift card can be loaded from \$10 up to \$500!

Purchase your gift card at any credit union location any time!

\*Cost of the Visa Gift Cards are \$3.00 Cards cannot be used at hotels, car rentals, ATMs or for pay at the pump gas purchases.

## AT A GLANCE...

### OFFICE CLOSINGS

**MEMORIAL DAY**  
Monday, May 30th

**INDEPENDENCE DAY**  
Monday, July 4th

### E-BRANCH

[www.FremontCU.org](http://www.FremontCU.org)

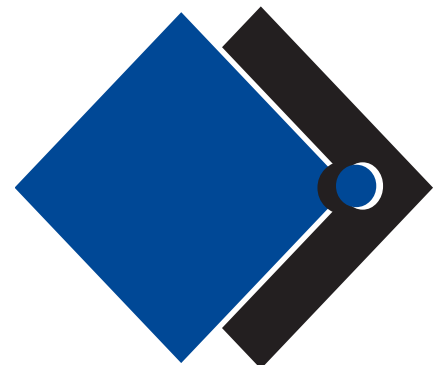
### TELEDATA-24

402-330-0863 or 1-866-414-9194

CU Access Code #24

### NO FEE ATM LOCATIONS

1715 North Bell



## SPRING ON IN FOR A HOME EQUITY LOAN

Now is the perfect time to use the equity in your home for things like:



Consolidating high interest debt

- Paying off credit card bills
- Purchasing a new vehicle
- Wedding Expenses
- Unexpected Medical Expenses
- Home Remodeling
- College Tuition and more!



Find out if a Home Equity loan is right for you! Contact the Credit Union for more details or visit our website at [www.fremontcu.org](http://www.fremontcu.org).



## TAX TIME TUNE UP

Yes, it's that time again, time to file your taxes. But it might also be time to do a Financial Tune Up.

**Break down your withholdings** When filling out a W-4, the more allowances you claim, the bigger your paycheck will be. But what you don't pay during the year, you'll owe when you file your tax returns. Conversely, if you have too much tax withheld, you're giving the government a free loan. If you decide you want to make changes, complete and submit a new W-4 to your employer.

**The Affordable Care Act requirements** The Affordable Care Act requires everyone to have health insurance. If you are purchasing your own health insurance plan from the marketplace and are receiving advance payments of premiums, you must keep the marketplace updated with life changes that would affect those payments. If the marketplace decides you are receiving more assistance than needed, you will have to pay it back when you file your tax return.

**Estimated taxes** If you expect to owe more than \$1,000 in taxes, you might need to pay estimated taxes four times a year, usually the 15th of January, April, June, and September. If you don't make those payments, you could face penalties.

Tax time is the perfect time to review your financial portfolio and make changes for next year.

## DISCOUNTED TICKETS ON SALE NOW!



Online tickets for Worlds of Fun and Adventureland have arrived! For online Worlds of Fun simply visit the online link at <https://www.worldsoffun.com/ticket-category/Daily-Tickets> At the top right hand corner in the "Promotional Code" box enter the code FREMONTCU16 to receive a Credit Union discount.

Get your discounted Adventureland tickets online [www.adventurelandpark.com/fremontfirst](http://www.adventurelandpark.com/fremontfirst) then create your account and get your tickets.



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