



FREMONT FIRST FCU

Fremont • Valley • www.fremontcu.org



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



New Auto Rates

as low as

3.99%*

APR for up to 60 months

Used Auto Rates

as low as

4.25%*

APR for up to 60 months

Get the car you love AND a great low rate!!

PLUS we can even MATCH YOUR RATE!*

*Rates as of 06-01-16. Estimated monthly payment per \$1000 borrowed based on a 60 month term is \$18.41 at 3.99% and \$4.25 at 4.25%. Minimum \$5,000 borrowed. New money only. Subject to credit approval. Other rates and terms available. Rates, terms and conditions subject to change without notice. Subject to eligibility requirements. Equal opportunity lender. Rates vary depending on individual's credit history.

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 then create your account and get your tickets.



AT A GLANCE...

OFFICE CLOSINGS

INDEPENDENCE DAY

Monday, July 4th

LABOR DAY

Monday, September 5th

E-BRANCH

www.FremontCU.org

TELEDATA-24

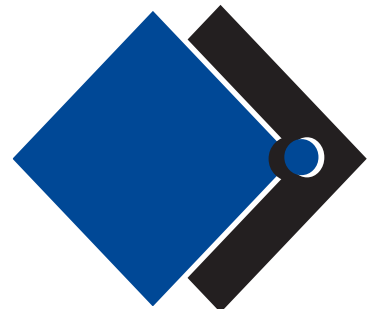
402-330-0863 or 1-866-414-9194

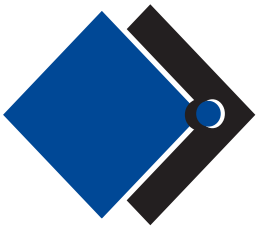
CU Access Code #24

NO FEE ATM

LOCATIONS

1715 North Bell





LOANS PAID AHEAD

During recent audits it was found that some members are paid ahead on their loans with the Credit Union. Legally if a loan is paid ahead members are not required to make a payment until the due date showing on the loan. However, interest on loans accrue daily until the next payment is applied. Should you have any questions about your loan payment, please contact the Credit Union.

MEMBERSHIP...WHO CAN JOIN THE CREDIT UNION?

Fremont First Federal Credit Union is a federally insured, full service financial institution owned by our members and open to those in our community.

Those who live, work, worship or attend school in Dodge, Saunders or Western Douglas County west of the Elkhorn River can join the Credit Union. So spread the word and help others discover the Credit Union difference!

SAFE DEPOSIT BOXES AVAILABLE!

Take advantage of your Credit Union's Safe Deposit Boxes. For a small annual fee you can gain the peace of mind knowing your valuables are safe. Call the Credit Union for current fees and box sizes.

DISPUTING INFORMATION ON YOUR CREDIT REPORT

Trying to understand how a past mistake can affect your Credit Report and your future financial journey can be tough. But there is a way that you can dispute information that shows up on your credit report.

First and foremost, you must write a letter to the Credit Reporting Agency. During the dispute process, below are a few things of what happens:

- If your files shows an account that belongs only to another person, the Credit Reporting Agency (CRA) must delete it.
- If you request, the CRA must send notices of any correction to anyone who received your report in the past six months. You can have a corrected copy of your report sent to anyone who received a copy during the past two years for employment purposes. If a reinvestigation does not resolve your dispute, ask the CRA to include your statement of the dispute in your file and in future reports.
- In addition to writing to the CRA, you should tell the creditor or other information provider in writing that you dispute an item. Be sure to include copies (not originals) of documents that support your position. Many providers specify an address for disputes.

If the provider continues to report the disputed item to any CRA after receiving your notice, it must include a notice that you dispute the item. If you are correct — that is, if the information is not accurate — the information provider may not report it again.

Special thanks to our Education Partners at Accel Financial Counseling services. If you are going through a tough financial time, we encourage you to give them a call free of charge to see how they can help at 1-877-332-2235.

LoveMyCreditUnion.org

Sprint

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
today to get all of the details!

* Use member code NACUC_ZZM to receive your discount