

## Who can open an account at OneNebraska Federal Credit Union?

Everyone living, working, going to school, volunteering, or worshipping in the following Nebraska counties are welcome to join the credit union:

Antelope, Boone, Butler, Colfax, Cuming, Dodge, Hamilton, Madison, Merrick, Nance, Pierce, Platte, Polk, Saunders, Seward, Stanton, Washington, Wayne, and York.

# How do I join?

Open a savings account with at least \$25.00 and you become a member/owner of OneNebraska Federal Credit Union. Maintain a \$25.00 minimum balance, you can take advantage of all products and services offered.

### What is a Credit Union?

How is a credit union different than a bank? Credit unions are not-for-profit organizations that exist to serve their members. Like banks, credit unions accept deposits, make loans, and provide a wide array of other financial services. But as member-owned and cooperative institutions, credit unions provide a safe place to save and borrow at reasonable rates.

#### Member-owned. You are more than a member; you are part owner.

Credit unions are owned and controlled by the people, or members, who use their services. Your vote counts. A volunteer board of directors is elected by members to manage a credit union.

# **Not-For-Profit**

Credit unions operate to promote the well-being of their members. Profits made by credit unions are returned to members in the form of reduced fees, higher savings rates and lower loan rates.