

OMNI Outlook

Summer 2007

A quarterly publication for members of OMNI Community Credit Union

SPECIAL MESSAGE From OMNI

We're Proud
To Invest In Our
Communities



Ted Parsons
CEO

Investing in our community is an important aspect of the credit union philosophy. I am very fortunate to work with team members dedicated to volunteerism. Whether they are picking up trash along I-94 or passing along savings advice to kids during Youth Week, we continually search for ways to give back to the community.

Be sure to look for our OMNI team members at community events this summer. Our Sturgis branch recently participated in the Michigan Week parade, and you may have seen Penny Panda, our Savers Club mascot, waving to the crowds reminding everyone that a penny saved is still a penny earned. The Three Rivers branch is assembling our team of walkers for the St. Joseph County Relay for Life. You'll also see us once again staffing an entrance at the Taste of Battle Creek in July.

This spring we introduced our first annual Scholarship Program for high school graduates. Five deserving student members will each be awarded a scholarship in the amount of \$1,000 to further their education.

All of us at OMNI are proud to play an active role in the communities we serve – helping to improve the quality of life for our friends and neighbors.

Building, Buying or Refinancing Your Home?

Get a hassle-free mortgage at OMNI.

Our Mortgage Specialist Lee Buschke will help you get the best rates and terms for a mortgage and will provide progress reports on the status of your loan.



Lee Buschke
Mortgage Specialist

So, unlike with a mortgage company, you will have no surprise fees. What's more, your servicing will never be sold – guaranteed!

Plus, she can help you take advantage of these additional benefits:

- Dream Approval: Our no-cost, full-credit approval takes less than 30

minutes to establish price guidelines for your purchase before you shop.

- Loan Match Guarantee: Rates and terms will be matched on a legitimate loan offer for a first mortgage to purchase or build a 1–4 family residence.
- Lock then Shop: Lock in your rate for up to 90 days when you apply for the purchase of an owner-occupied residence. Certain conditions apply.

Apply today

Call Lee at 269-441-1400, ext 1414, to schedule a personal appointment. She'll show you the smarter way to get a mortgage.



OMNI Business Checking: RETURNS MORE TO YOUR BOTTOM LINE!

OMNI business checking accounts save you money. And, unlike banks, two actually pay you interest.

Basic Checking

No minimum balance, no monthly fee and up to 200 checks or debits per month at no charge.

Value Checking

Maintain a minimum monthly balance of \$7,500 to avoid a monthly fee and

earn interest on your money. This account offers up to 300 checks or debits per month, no charge.

WOW Checking

Maintain a minimum monthly balance of \$15,000 to avoid a monthly fee and earn a high rate of interest on your balance. This account offers up to 400 checks or debits per month, no charge. A fee applies to items that exceed these limits.



Get financially fit this summer!

If you need some help with your investments, OMNI can coach you on your financial fitness for the long run. Ask us for details.

OMNI's Mission: To provide the best possible financial services to our members at competitive rates and to maintain the credit union's long-term financial stability.

Get a summer personal loan and receive a free gift.



Short on cash for the purchases you want to make this summer? A new patio, replacement windows, air conditioning or landscaping. With any OMNI personal loan of \$10,000 or more, you will receive a special family summer gift package of tickets and coupons for local attractions and events. Visit any of our offices to apply for your loan today.

Smart Checking

Our personal Smart Checking Account has all the perks of our regular checking, plus you'll earn tiered interest on balances of just \$100 or more. What's more, pay no monthly fees and no per-check fees and get free Online Bill Pay with Internet Banking. It's the smarter way to bank!

New Expanded Sturgis Drive-Thru

To make banking easier for our members, we are in the process of adding an additional drive-thru lane at our Sturgis office. Once completed, members will have access to three drive-thru lanes and a drive-thru ATM.



We have \$350 million to loan to commercial businesses.



Scott White
Business
Development Manager

If you need a commercial loan or have one coming up for renewal, talk to Scott White. He has access to \$350 million for commercial, industrial and commercial real estate loans to help businesses like yours. He'll walk you step by step through the application process, explaining your options as you go. Since all decision-making is done locally, that process can be very fast. To learn more about the smarter way to bank for your business, contact Scott at 269-441-1400, ext. 1417.

Student Loans for Higher Education

As college costs continue to rise, it's very important that students and their families have access to affordable college funding sources. OMNI is pleased to announce that we now offer an extensive suite of financial aid products for our members. To learn more, call or visit us today.



For 1,900 surcharge-free ATMs in Michigan and more than 31,000 in North America, visit www.co-opnetwork.org.



The smarter way to bank.

Office Locations

Battle Creek: 3141 Capital Avenue SW,
220 East Roosevelt

Fort Custer: 4150 West Dickman Road

Kalamazoo: 3631 Covington

Sturgis: 207 Broadus

Three Rivers: 15425 Broadway

Phone Numbers

Main Line 269-441-1400 or 866-OMNI-WOW

OTTO 24 866-487-7715

Lost or Stolen Debit Card 800-754-4128

Lost or Stolen Visa Card 800-325-3678

www.omnicommunitycu.org

Lobby Hours

Monday, Tuesday & Thursday..... 9:00 am - 5:00 pm

Wednesday..... 9:30 am - 5:00 pm

Friday..... 9:00 am - 5:30 pm

Saturday (Capital & Fort Custer)..... 9:00 am - 12:00 pm

Drive-Thru Hours

Monday, Tuesday & Thursday..... 8:30 am - 5:30 pm

Wednesday..... 9:30 am - 5:30 pm

Friday..... 8:00 am - 6:00 pm

Saturday 8:30 am - 1:00 pm

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