

OMNI Outlook

A quarterly publication for members of OMNI Family Credit Union

Winter 2006

And We're Live...the Call Center Reps pause just a moment on their first day



How can we help you...

Say hello to OMNI's Call Center Representatives. Our new call center team specializes in providing member service over the phone. You should begin to notice that your calls are being answered quicker and best of all, more services can be completed over the phone - even loan applications! Calling and talking to a Call Center Representative is just like stopping into one of our offices, except you don't have to go out in the cold!

OMNI enters an exciting agreement

KASTCO Credit Union members will vote to become part of OMNI

The KASTCO Credit Union Board of Directors has entered into a Merger Agreement with OMNI Family Credit Union and has submitted an Application for Merger to the Office of Financial and Insurance Services and the National Credit Union Administration. As part of the merger process, KASTCO members will vote for the merger. If the merger is approved, the final paperwork will be submitted to the state and the merger would be completed early next year. Long time KASTCO C.E.O., John Griggs has announced his retirement upon the completion of the merger. At that time, two members of KASTCO's Board of Directors will join us and serve on our Board. Approximately 15,000 members belong to SEG based KASTCO Credit Union with offices in Kalamazoo, Three Rivers and Sturgis.



The C.E.O.s join forces... Ted Parsons, OMNI Family Credit Union (left) shakes hands with John Griggs, KASTCO Credit Union (right)

Get Your First Mortgage from OMNI



Our new mortgage partner is ready to help you afford the home of your dreams. Use the "Lock then Shop" feature to secure your interest rate even before you've picked out a home. Plus, you're sure to be getting the best rate possible with the Loan Match Guarantee. Best of all... there aren't any application fees! Talk to an OMNI Representative for more information.

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.



Here's a special offer for you. Starting on January 13, 2005 – when the IRS e-file season opens – OMNI members can prepare and e-file their tax return for just \$19.95 through

ezTaxReturn.com. Tax filing has never been easier, faster or more convenient. The simple interview process prompts you for answers to easy questions and explains all unfamiliar terms and tax jargon. Use the direct deposit feature to receive your tax refund from IRS in just 10 days. Whether you are receiving a return this year, or making a payment, be sure to use your full nine digit account number and OMNI's Routing & Transit Number (2724-7665-3) for all your electronic transactions. For more information about this offer, look for the link on OMNI's website or go directly to www.ezTaxReturn.com/omni.



Saving at OMNI Makes Cents

You never know when you'll need a few extra dollars to fall back on. That's why finding a way to put some money aside in a savings account is important. We can help you select a Savings plan that fits your budget. Ask about our...

*Christmas Club Accounts
Money Market Accounts*

*Certificates of Deposit (CDs)
Individual Retirement Accounts (IRAs)*

P.S. - If you already have an IRA, don't forget that you have until April 15th to contribute money to your account for 2005.

CDs...Safe, Smart & Secure

A Certificate of Deposit (CD) is a great way to save your money. CDs pay a higher interest rate than a regular savings account and you need only a \$1,000 minimum deposit. It's even easier for youth members to open a CD... Penny Panda Savers can open a CD with only a \$200 deposit and CyberSavers need only a \$500 deposit! The interest rate you earn on a CD is usually linked to how long you are willing to save your money. The longer you're willing to save, the high the rate. In addition to our normal selection of CDs, OMNI often offers a CD special. Be sure to ask about the current CD special next time you're thinking about a CD.



For surcharge free ATM locations visit www.co-opnetwork.org

Office Locations

465 Avenue C
220 East Roosevelt
3141 Capital Avenue SW

Phone Numbers

Main Line (269)441-1400 or (866)OMNI-WOW
OTTO 24 (269)441-3100 or (877)963-5888
Debit Card Lost or Stolen (800)754-4128
VISA Card Lost or Stolen (800)325-3678

Website

www.omnifamilycu.org

Routing/Transit Number

2724-7665-3

Lobby Hours - MSRs are now available from 1-2

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 Office Only)..... 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

ATM Locations

Capital Avenue Office, Roosevelt Office, Custer Party Store, Burnham Brook, City Hall, BCHS Cafeteria, DENSO & TRMI