

OMNI Outlook

Winter 2009

A Quarterly Publication For Members of OMNI Community Credit Union

SPECIAL MESSAGE From OMNI



OMNI Declares a \$650,000 Dividend

Ted Parsons, CEO

In the face of historically challenging times for conventional banks, **OMNI Community Credit Union is thriving.** As a result of the continued growth and prosperity of OMNI and because of a tradition of respecting the members and acknowledging that this is their money, the board of directors of OMNI has directed the payment of a **Special Dividend of \$650,000** to members of record as of November 17, 2008. As a valued member, we wanted you to be aware of this important announcement and understand how this dividend will affect you. This Special Dividend will be paid on January 9, 2009 with all dividends paid directly into member's accounts. For more information on this Special Dividend, visit us on the web at www.omnidividend.org, stop in to any of our branches, or call us at 269-441-1400 or toll-free at 866-OMNI-WOW for more details.

Thank you for being a member!



WE PAY YOU TO BELONG



Payback #1. 28,000 + FREE ATMs

OMNI is a member of the largest surcharge-free ATM network in the country, CO-OP Network. To find an exact location near you, go to www.omnidividend.org, and type in your zip code under Payback #1.

- You can also receive ATM locations, via text message, right on your mobile phone. Simply text your location, complete with city and state, to MYCOOP (692667).
- Download the entire CO-OP Network database to your GPS navigation device such as Garmin, Tom Tom, or Route 66.
- **New! 631 FREE ATMs inside of Florida Walgreens!**

Payback #2. Discount Programs

Looking for a way to Invest in America and buy a new vehicle? The Invest in America program is intended to provide discount opportunities to U.S. automakers. All current and new credit union members of OMNI Community Credit Union will receive the GM Supplier Discount off any new vehicle you purchase. OMNI Community Credit Union auto loans can help you save even more. You can also apply to pre-qualify for a vehicle loan at OMNI and watch the savings add up! Visit www.gm.com/creditunion to get your discount and your new wheels!



- **For more Member "Paybacks" visit www.omnidividend.org.**

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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.

OMNI STRENGTH

Recently the media has been in a frenzy reporting the crisis faced by some financial institutions across the U.S. These reports have understandably caused concern among credit union members here in Michigan, including OMNI members. We want to assure you that your deposits in our credit union are safe. Your savings are **NCUA insured up to at least \$250,000**. Plus, OMNI has received a **5 star rating from Bauer Financial**, a company that carefully analyzes and rates financial institutions nationwide. A 5 star rating is "Superior" - the highest rating Bauer can give.



Think of us as your nest for retirement savings

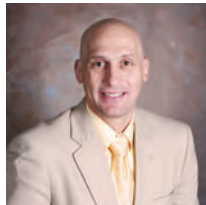
Where you keep your nest is as important as the egg itself. An OMNI Retirement Savings Account or IRA (individual retirement account) Certificate of Deposit is the smart place for your nest egg. All your contributions will grow over time, tax free. OMNI offers a variety of IRA's such as **Traditional IRAs, Rollover IRAs,** and a **Roth IRA**. For information on how we can help you with your nest, give us a call or visit one of our branches.

2009 Annual Meeting

Members are invited to OMNI's 2009 Annual Meeting to be hosted at our Capital Avenue office in Battle Creek on Monday, February 16, at 5:30 pm.

Get Financially Fit

Whether your investment needs are personal or business-related, you'll find the help you need at OMNI Community Credit Union. Kevin Paul will coach you on your financial fitness for the long run and structure an investment strategy built around you. To schedule a free consultation, contact Kevin Paul at 269-441-1402. It's the smarter way to get financially fit.



Kevin Paul
Financial Network
Registered Representative

Financial Network Investment Corporation is a registered broker/dealer, member SIPC, and is unaffiliated with OMNI Community Credit Union. Securities, insurance and advisory services offered through Financial Network. Not FDIC-NCUSIF insured • May go down in value • Not financial institution guaranteed • Not a deposit • Not insured by any federal government agency.

Considering Refinancing?



There are lots of great reasons to consider refinancing your mortgage. Maybe you would like to get a lower interest rate or a shorter term. Or maybe you would like to switch from an ARM to a fixed rate mortgage. No matter what your motivation, there may be a loan to fit your needs. To find out more about loan options best for today's market, call us today!

Making a Difference in Our Communities

In 2008, we were proud to make contributions to more than 40 local organizations to improve the quality of life in the communities we serve.

Online Live Support

Call Center Representatives are now available to help you on our website during office lobby hours.



For over 1,900 surcharge free ATMs in Michigan and more than 28,000 in North America, visit www.co-opnetwork.org.



Office Locations

Battle Creek: 3141 Capital Avenue SW,
220 East Roosevelt
Fort Custer: 4150 West Dickman Road
Kalamazoo: 6622 West Main Street
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

Routing/Transit Number

2724-7665-3

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, Kalamazoo)..... 9:00 am - 12:00 pm

Drive-Thru Hours *Three Rivers winter hours

Monday, Tuesday & Thursday..... 8:30 am - 5:30 pm
8:30 am - 5:00 pm
Wednesday..... 9:30 am - 5:30 pm
9:30 am - 5:00 pm
Friday..... 8:00 am - 6:00 pm
9:00 am - 5:00 pm
Saturday 8:30 am - 1:00 pm
8:30 am - 1:00 pm