



IT'S CAR LOAN SEASON AT FOUR POINTS!

Have you been thinking about trading up to a newer Car, SUV or Truck all year, but wanted to get the best deal? Your wait is over with these great offers from Four Points, available for a limited time -

**2.65% for up to 60 months or
2.95% for up to 84 months**

Apply online today at www.fourpointscfu.org or call us during business hours at 1-800-323-2786 for this great offer! Purchases and refinances of 2012 or new vehicles eligible for this offer. Some conditions and exclusions apply, see terms and conditions for more details.

Disclosure: Fixed rates start as low as 2.65% APR with terms available up to 84 months based on amount borrowed. Rates are based on creditworthiness (FICO 680 or greater). Subject to Credit Approval. Minimum required loan amount is \$10,000 in new loan money to Four Points. Loan needs to be secured by an automobile that is 2012 or newer. Requires automatic loan payments, no additional discounts apply. Rates and terms subject to change at any time. Inquire at Four Points for complete terms and conditions. Payment example based on vehicle loan of \$30,000 for 84 months at 2.95% APR is \$395.72.

We're Slicing Our Rates Just in Time for the Holidays!

Just in time for fall home improvements, vacations, and holiday shopping!

We have a Special Fixed Rate on Home Equity Installment loans:

- 3.25% for up to 72 months
- \$10,000 new money minimum
- Up to 95% loan to value
- FICO of 680 or better
- Automatic payments required

All loans subject to approval. Rates, terms and conditions subject to change. Rates based on creditworthiness. New Money only. For a \$10,000 Home Equity loan amortized for 72 months with a 3.919% APR, the monthly payment will be \$153.06 (monthly payment does not include amounts for taxes and insurance premiums, actual payment obligation will be greater) Automatic payments required. Consult your tax advisor for further information regarding the deductibility of interest and charges.





NEED A CHECKING ACCOUNT TO FIT YOUR NEEDS?

Whether you like to use your debit card for everything, or you like to keep a healthy balance in your checking account, one of our checking accounts will fit you! See for yourself.

We have a checking account for everyone!

Purchase Rewards Checking

Purchase Rewards Checking is ideal for members who use their debit card frequently for their daily purchases. Just use your debit card at least 25 times per month and you'll earn **5 cents cash back for each purchase!*** The cash you earn can add up fast and will be deposited right back into your checking account each month!

Even if you don't qualify for rewards, the account is still free with no monthly fees or penalties.

*Cash back minimums, maximums, and other transaction rules apply. Please review Membership Disclosures and Truth in Savings Rate and Fee schedule for additional account details.

Interest Rewards Checking

Interest Rewards Checking works great for members who regularly keep a larger balance in their account and want to earn a great interest rate of 1.25% APY!* Simply enroll in e-statements, direct deposit, and use your debit card at least once a month to qualify for interest!

Even if you don't qualify for interest, the account is still free with no monthly fees or penalties.

*Current rate is **1.25% APY**. Please review Membership Disclosures and Truth in Savings Rate and Fee schedule for additional account details and current rates.

Official Notice of Annual Meeting and Election

This is the official notification to members of the annual meeting and election of directors of Four Points Federal Credit Union to be held in Omaha, NE on January 24, 2018. The business meeting will convene at 11:00 am. The meeting will be held at the facilities of Ag Processing Inc., 12700 West Dodge Road.

Nomination Procedures: Candidates for available positions on the Board of Directors may be placed in nomination in two ways:

1. The Nominating Committee identifies prospective candidates and places their names in nomination.
2. If not placed in nomination by the Nominating Committee, qualified members may be placed on the ballot by petition. A petition for nomination must have the signatures of at least one percent of the membership (currently 71 signatures) and be accompanied by a statement of qualifications and biographical information.

The deadline for receipt of petitions is December 10 - 15, 2017. For additional information on how to petition for placement on the ballot or other questions concerning the nomination and election, please contact the Nominating Committee Chair by calling the Credit Union office at 800-323-2786 or writing to:

Four Points Federal Credit Union
Nominating Committee
PO Box 541030
Omaha, NE 68154-9030

Open Positions: At the time of this notice, three positions are open for the 2018 election for the Board of Directors, each for a term of three years.

Election: If there are more nominees than the number of positions open, an election will be conducted by mail ballot. All members age 18 and older are eligible to vote. If required, election materials will be mailed not later than December 25, 2017. In the event there is only

one nominee for each position to be filled, ballots will not be mailed and the nominees will be declared elected at the annual meeting.

Announcement from the Nomination Committee

The following candidates have been placed in nomination by the 2018 Nominating Committee:



Dave Pugh: Dave is a Senior Vice President with Farm Credit East in Cobleskill, NY. He oversees the Country Living program in all of Farm Credit East's seven states. He has over 30 years of service with the Farm Credit System.

Dave has served on the Board of Directors since January 2015. Previously, Dave served on the Supervisory Committee at Four Points.



Tony English: Tony is a Pricing Manager with the Treasury Team at FCS of America/Frontier Farm Credit. He was previously the CFO of Frontier Farm Credit in Manhattan, Kansas before Frontier formed a strategic alliance with FCS of

America resulting in his relocation to Omaha. He has over 25 years of financial industry experience. Tony is currently serving on the Supervisory Committee at Four Points.



Fallon Savage: Fallon is a Senior Vice President - Animal Ag Credit at FCS of America. Her experience has been in the agribusiness and capital markets lending areas. She joined FCS of America in 2013 and was previously a Vice

President - Agribusiness Finance Operations Leader. Fallon is currently serving on the Supervisory Committee at Four Points.

Four Points Federal Credit Union, so you can **grow** through Life.

2017 Fall and Winter Holiday Schedule

The Credit Union is closed in observance of the following holidays:

Veterans Day Observed	November 10
Thanksgiving Day	November 23
Day After Thanksgiving	November 24
Christmas Eve Observed	
Closed at Noon	December 22
Christmas Day	December 25

No matter the date, we ALWAYS offer these services so you can manage your finances:

- Full Service Online and Mobile Banking
- 30,000+ surcharge-FREE ATMs in the nationwide CO-OP Network
- Free Online Bill Pay, E-Statements and Unlimited Check Writing
- Free VISA Debit Card

We're Always Available

Remember, you can always access your account through our online banking and mobile app, and apply for loans and new accounts through our website at fourpointsfcu.org.



Four Points Federal Credit Union
P.O. Box 541030
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contact@fourpointsfcu.org
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