

HOME OFFICE
4638 W St
P.O. Box 30659
Lincoln, NE 68503
Phone: 402.441.3555
Toll Free: 888.790.7261
Loans: 402.441.3565
Fax: 402.441.3566

Lobby Hours:
Monday - Friday
8:30am to 5:00pm

Drive Thru
Monday-Friday
7:30am to 6:00pm

Saturday
Lobby & Drive Thru
8:30am to 12:00pm
(Teller Transactions
Only on Saturday)

BRANCH OFFICE
5705 S 86th Drive
Lincoln, NE 68526

Lobby Hours:
Monday - Friday
8:30am to 5:00pm

Drive Thru
Monday-Friday
7:30am to 6:00pm

SATURDAY
Drive Thru
8:30am to 12:00pm
(Teller Transactions
Only on Saturday)

Holiday Closing

**Monday,
January 16,
Martin Luther
King Jr. Day**

**Monday,
February 20,
President's Day**

overthrown when money is short and bills are ever growing. Still, it is a discipline that should be given more attention and should really become a habit. This is where grandparents can help influence grandchildren about how to make saving money a habit.

Gifts of money for special events can be teachable moments in several ways. Ask the youngster how much is for



spending cash and how much will go to savings. Encourage at least 10-20% to go to savings and the other portion for spending. Saving 10-20% is doable in most young peoples' eyes because it is not too much of a reduction in the spending cash. You already know it is burning a hole in their pocket! They have it spent on a new video game, soccer ball or shoes. Teaching how to split money between cash for spending and savings for important stuff sets a precedent and the basis for a lifetime habit of mature money management.

When your grandchildren are old enough, it is time to open a credit union savings account. Encourage them to visit the credit union and make a deposit to reinforce a habit of saving. Get them excited about opening a credit union account and building up their savings.

A credit union account can be rewarding in a big way. Just explain that when they open a credit union account, they have an ownership in the credit union. In time they can serve on the board, however they will have to wait until they're old enough. Explain to them that they are surrounded by investment ideas, and the credit union is a great resource to start!

The three most important things parents and grandparents want for children and grandchildren are health, happiness, and security. As grandparents, you have the influence to show your grandchildren the value of a dollar, how to start planning for the future and help them establish saving habits that will prepare them for a comfortable retirement.



STAR CITY STOCKING STUFFER PROGRAM

Thank you to all of our members who donated gifts to the Star City Stocking Stuffer Program. Once again LINCONE members stepped up and provided a number of new unwrapped toys and gifts to benefit the Lincoln Action Program. Your continued support is appreciated and noticed.

SANTA VISIT

It was great to see all of the young members enjoying the Spirit of Christmas during Santa's visit to the credit union. Young members received giveaways and a FREE 4" X 6" photo with Santa.



Parents and families thanked the credit union for sponsoring this event and look forward to next year's visit from Santa.

LETTERS FROM SANTA

Thank you to all of the members who purchased "Letters from Santa"! All proceeds from this popular fundraiser benefitted the Credit Union for Kids campaign and Children's Hospital.

Thank you to all of our members for your wonderful generosity! You are the best credit union members Lincoln!

*LINCONE Volunteers,
Management and Staff.*



*We don't simply open accounts, we open doors.
We don't just lend money, we make dreams come true.
We don't just invest money, we build futures.*

Share-ing Interests

JANUARY 2012

First Quarter Newsletter

Volume 26, Issue 1

Last hardcopy issue for the LINCONE Share-ing Interest Newsletter. If you wish to continue to receive a hardcopy newsletter, if you haven't already, please contact Teresa and add your name to the Newsletter VIP List. 402.441.3555

Teaching Grandchildren How To Save

Grandparents have a special bond, magical power, and unconditional love when grandchildren are involved. That bond is evident in everything

grandparents do from the time and gifts shared with grandchildren. This is also the time to share with grandchildren the seriousness of saving for the future. As grandparents, look back at your accomplishments, experiences and knowledge to help teach your grandchildren about saving for the future.

Yes, it is a collective duty as parents and grandparents to teach saving, but as Grandparents you have a unique perspective on retirement ~ you are close to retirement or finally there and, hopefully, financially comfortable.

Generally during your twenties and thirties you were busy raising a family and trying to provide for their well being. Seldom was there any disposable cash or money left over that could simply be tucked away for a rainy day. Today's families are no different. Their time is fully consumed with growing their family and creating a comfortable and safe lifestyle for them. Saving money is a discipline that is easily

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56th Annual Meeting of Membership

The 56th Annual Meeting of Membership of LINCONE Federal Credit Union is scheduled for Thursday, April 12, 2012!



The Annual Meeting will once again be held at HiMark Social Hall located at 8901 Augusta Drive from 6:00pm to approximately 8:00pm.

Arrive at 6:00pm to socialize with other members before the business meeting which will begin promptly at 7:00pm. Prize drawings immediately follow the business meeting. Back by popular demand, the evening's entertainment will be provided by local singing group ~ **No Better Cause.**

Admission is FREE with a cash bar and dinner prior to the business meeting. Please contact the credit union by Monday, April 9th, at 441.3555 to make your reservation(s).

The enclosed "Election Procedures" notice introduces the nominees for three (3) Director's positions as presented by the nominating committee. Other members may be nominated by having a nomination petition signed by 73 members (1% of the current membership) and returned to the credit union home office located at 4638 W Street, Lincoln, NE 68503 by February 27, 2012. Forms are available at the credit union home office.

Ballot boxes will be available prior to the Annual Meeting, according to the schedule on the enclosed "Election Procedures" notice.