



Nebo Credit Union News

Serving the financial needs of Nebo, Juab, and Tintic School District employees and their families since 1956

President's Message

Dear Members,

It is hard to believe that another year has come and gone. The year 2006 was a great year at the credit union in many ways, particularly as we celebrated 50 years of service. We have been fortunate over the years to have the support from you-- our wonderful members. What an honor it is to represent you, associate with you, and strive to meet your financial needs. I have enjoyed my association with you over the years. We as employees of the credit union have been fortunate to share with you, many of the key milestones in your lives; we've seen many of your achievements and successes as well as your struggles and sorrows. We genuinely care about you and your families, and we strive to make Nebo Credit Union more than just a place to transact your financial business. To us you are not just a number, and you are an important part of our own lives.

With 2006 behind us, it is a great opportunity to look forward to the new year ahead of us. I anticipate with excitement the possibility of becoming a little better, knowing that this is going to be the year that I will

overcome bad habits and make changes in my life. If you are like me, it seems that we start out the year with a new game plan, intent on making change in our lives, then after a few months, we resort to our old ways. Hopefully that is not the case; nevertheless, I believe the important thing is that we never give up and that we keep making progress towards change and improvement. Hopefully, as we anticipate the new year we will be committed to making improvements and changes permanent in our lives. In the coming year I challenge all of us to:

- find gratitude in our challenges, problems, and struggles
- be more kind than necessary to others and certainly more kind than others expect, and
- be willing to take risks in order to live fulfilling lives

Generally, living a fulfilling life requires us to step out of our comfort zones, and think less of ourselves and more of others. We at the credit union are committed to doing just that-- going out of our way to serve you! Best wishes to each of you in the coming year.

Warm The Soles

All of us would like to thank you for your generous contributions to our Warm the Soles program. Because of your donations, each year we are able to purchase more and more shoes for children in need. With the help of the local schools we are able to find those children in need of a good pair of shoes. This year we provided over 214 pairs of shoes and socks to local children in need. Apart from this we also had the funds to provide books for some of the local classrooms. We feel happy to be able to provide these services thanks to the donations of our members. This is what we as your credit union try to exemplify with our actions, providing a service to the community which helps promote the common good of all. We hope to be able to continue this wonderful program next Christmas, and want to thank you again for helping many children have warm toes and feet this winter season.

Holiday Closings

Martin Luther King Day
January 15, 2007

Presidents Day
February 19, 2007

Another reason to be a member of Nebo Credit Union!

Since we are owned by you our members, we have made it our mission to provide you friendly service and provide you a good return on your money. In staying true to our mission, in the 4th quarter of 2006 we paid you an above average rate on your shares of 2.00% APY. Additionally, for the second year in a row we have paid you a bonus dividend of .15% APY. More focus on serving you and less on profit is not just lip service at the Credit Union. Thank you for your being a member of Nebo Credit Union!



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