



OPEN YOUR EYES TO A CREDIT UNION

Be Vigilant - Fraud Is Increasing Every Day

From the desk of President & CEO, Keith Kauffeld

As we have been reminded to remain vigilant by wearing masks, washing hands and socially distancing we need to remain equally vigilant with monitoring our accounts and our contacts with others. Fraud is trending up, and the tactics being employed are becoming more subtle, more effective and more difficult to spot. Because of the pandemic there is a heightened sense of anxiety everywhere leaving the public more vulnerable to what I'll call "shock and lies".

A criminal contacts you and lies to you saying there is a problem on an "Amazon order" or some other "online order" resulting in "your credit union account being debited;" that's the first lie—the shock. Then they calmly offer their help to "fix the problem"—that's the subtle lie and that's where the problem really begins. You're so caught off guard by the shock that you miss the hook of the lie.

Once they have you believing they are "the good guy" helping you fix it, you're prone to offer them your account number, access to your computer, and other personal information they are experts at pulling from you and using against you.

Who has fallen victim to this deception? We've seen parents, professors, attorneys, retirees and others fall for this. They might catch you waking up from a nap like a friend I know who fell for this. They might call you after hours when you think you have no other options available. Or they might call you in the middle of the day and see how far they can take you.

If you're a victim of fraud, we're here to help. But we hope if you hear or see something that doesn't seem quite right, that you take a moment to pause, and you hang up the phone. Remember that legitimate people will never ask you to disclose your personal information when they call you.



Below is the schedule for our spring Lunch & Learn series. All seminars will take place on Zoom and start at 12:00 noon. Please rsvp by calling 402-472-2087 or online at nufcu.org/seminars. The link for the Zoom presentation will be emailed to all registered participants about a week before the seminar.

Retire Wisely - March 3

A financial planner will cover these topics:

- Developing a retirement strategy
- Understanding the options associated with Social Security
- Understanding the options associated with Medicare
- Learning about the options to help minimize the risk of outliving your savings

Demystify Social Security - March 10

A financial planner will cover these topics:

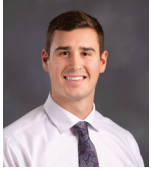
- When should you file?
- Social Security strategies
- Are there income taxes on my Social Security?

Will You Be Ready? - April 20

Attorney, Jennifer Tricker, will cover:

- Estate planning
- Probate
- Trusts vs. Wills

Meet Zach Kitten



Zach Kitten joined the credit union in October as a member service officer with responsibilities to assist members with their consumer lending, home equity and home equity line of credit needs.

Zach graduated from Hastings College in May of 2020 with a degree in business administration and a minor in psychology. Soon after graduating Zach moved to Lincoln to take a job with a technology firm, but instead made his way to the credit union to assist our membership with their lending needs.

"We are excited to have Zach join our team, he brings with him an enthusiasm for customer service and a willingness to learn," said Cory Podany, consumer lending manager.

The move to Lincoln for a new job was only part of Zach's motivation, the other was to be closer to his fiance Clare Hamburger. Clare is also a graduate of Hastings College and is now teaching third grade at Maxey Elementary. A July 2021 wedding is planned.

Besides attending classes at Hastings College, Zach played forward on the men's basketball team. Zach will be taking on new clients and hopefully you will get a chance to work with him soon. Welcome Zach!

University of Nebraska Federal Credit Union's Annual Meeting to Be Held Virtually

The credit union's 83rd Annual Meeting is set for Friday, April 23, at 7:30 a.m. With the present health directives in place in Lancaster County limiting large gatherings we are planning to hold the meeting virtually again in 2021. If the restrictions are lifted in time and we feel it is safe to meet in person, we will make the decision to move away from a virtual meeting by February 15. A notice will be sent through our statement messages and an email to all members.

If you would like to register for the Annual Meeting presented via Zoom, please call us at 402-472-2087 or register online at www.nufcu.org no later than April 16.

UNIVERSITY OF NEBRASKA FEDERAL CREDIT UNION

BOARD ELECTION INFORMATION

83rd ANNUAL MEETING

The newly elected members to the Board of Directors will be introduced during the credit union's 83rd Annual Meeting.

All members are cordially invited to attend our 83rd Annual Meeting which is currently set to be held via Zoom on Friday, April 23, 2021, at 7:30 a.m. If the health directives change in time for us to meet in person, we will make that announcement in February. Reservations are necessary and can be made by calling 402.472.2087 or online at www.nufcu.org. Reservation deadline is Friday, April 16, 2021.

Nomination of New Board Members

Andrea Childress, Elly Hardekopf and Collette McCurdy were appointed to serve on the nominating committee for the credit union. Together, they have submitted for consideration the names of four candidates for the four open positions on the Board of Directors.

These candidates have provided their qualifications and reasons they desire to serve on the Board of Directors for the credit union. Biographical information about this year's candidates is included for your review on the following page. No additional nominations for vacancies on the Board of Directors will be accepted from the floor at the meeting however, additional nominations may be made by petition signed by one percent of the credit union's members.

Nominees by petition must include a statement of qualifications and biographical data with their petition, as well as a signed certificate stating they are agreeable to the nomination and will serve if elected to the office. The closing date for receiving nominations by petition is February 1, 2021.

Voting Process

If no additional nominations are received, no election by ballot will be held and a motion will be made at the meeting to accept the slate as presented. If additional nominations are received by petition, a vote will be taken by ballot prior to the Annual Meeting.

Candidates for Board of Directors

Candidate bio information

Please take a moment to review the important information about our four candidates for the University of Nebraska Federal Credit Union Board of Directors.



Frances Hayes

Communications Specialist – Daugherty Water for Food Global Institute
M.A. - UNL
B.J. News-Editorial - UNL

I am a life-long resident of Lincoln and a long-term employee of the University of Nebraska in various roles, beginning as a student employee checking students into the dorms in the wee hours of the night. Currently I serve as Communications Specialist at the Daugherty Water for Food Global Institute at the University of Nebraska advocating for food and water security around the world. I just completed my second term on the Board of Directors for the University of Nebraska Federal Credit Union and have had the honor of serving during this difficult time while also furthering the mission of the credit union and caring for its employees and members.

With an understanding of the university system and knowledge gained from running a small business with my husband, I love bringing creativity, strategic thinking and my personal perspective to the credit union. I look forward to continuing another term on the board, acting as an advocate for members, building on the credit union's trustworthy reputation and maintaining its financial strength. Through strategic planning and thoughtful growth goals, the future of NUFCU is exciting and I am honored to be a part of it.



Jennifer Hellwege

UNL Bursar
B.S. Business Administration - UNL

I've been a member of the credit union since 2000 and see the value it brings to both the employees of the university and our students. I started my career at the university in March of 1996 shortly after graduating from UNL. My first position was in the internal audit department known as Operations Analysis at that time. I moved to the Student Accounts Office in 1998 as an Assistant Director, and then became the Assistant Bursar in 2007 and Bursar in 2019.

I would be honored to serve on the Board and support the credit union's work in providing financial services for our university community. I can see the credit union being a great partner to the university in expanding on educating both our students and staff on financial literacy and look forward to promoting all the credit union has to offer. My experience is well-suited for serving in this position, and I would enjoy being able to give back for all the credit union does for us.



Chris Tran

Director of Benefits, Director of Risk Management
Bachelor of Science Degree in Family Science - UNL
Society for Human Resources Management, SHRM-CP

I recently began my career at the University of Nebraska in March of 2020 and quickly became a member of the University of Nebraska Federal Credit Union. As the Director of Risk Management and Benefits, I have the opportunity to interact with university employees to ensure our benefits meet their needs. The credit union plays a crucial role in supporting these needs and financial goals of our employees.

Born and raised in Lincoln, I would be honored to have a seat at NUFCU. My current position would provide insight to play a key role in developing and aligning current business strategy with people and culture strategy. I hope to utilize my (current and past) experiences to advance the mission and goals of NUFCU.



Heath Tuttle

UNL Chief Information Officer
NU ITS Assistant Vice President for IT
B.S. Secondary Education – Chadron State College
M.A. Organizational Communication – UNO
Ph.D. Educational Studies – UNL

I came to work at the University of Nebraska in 2003 and have been a member of the credit union since that time. I believe in the mission of the credit union and enjoy the great customer service and the full suite of financial services offered. I am excited about being a part of the great work that the NUFCU Board does. I hope that I can bring my experience, talents, and enthusiasm to help the credit union continue to grow.

I was raised on a dairy farm outside of Springview, Nebraska and attended a one-room country school for grades K-8. After attending a small high school, I decided to go to college to become a high school teacher. After teaching in western Nebraska for a few years, I continued my education and started teaching at the college level. I “fell” into information technology work when my department chair asked me to teach an online class in 2001. I haven't looked back since that day.

I am the Chief Information Officer at the University of Nebraska-Lincoln, responsible for all IT systems at UNL. I am also responsible for the ITS HR and Research IT support across the University of Nebraska system.

YOU GOT THIS. CONQUER YOUR DEBT.

Do you feel like high-rate credit card payments are a struggle? Get control of your monthly budget with an unsecured loan from NUFCU. With a rate as low as 6.45% APR* and equal monthly payments for up to 4 years, you can pay off those cards, save money and simplify.

It's easy to apply. Visit nufcu.org/yougotthis to fill out a short application or speak to a loan officer over the phone at 402.472.2087 in Lincoln or 308.708.2777 in Kearney. Take control and move forward with your life!

*APR=Annual Percentage Rate. With a 48-month term the monthly payment using our lowest rate offered at 6.45% is approximately \$23.70 for each \$1,000 borrowed. Membership required to borrow.



University of Nebraska FEDERAL CREDIT UNION

1720 P Street, Lincoln, NE 68508

Lincoln

1720 P Street
301 N 52nd Street

Please check nufcu.org for current lobby and drive thru hours due to COVID-19.

Kearney

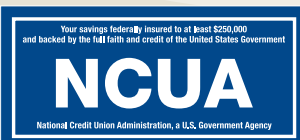
208 W. 29th Street, Ste. C

Lobby Hours:

9:00 - 5:00 Monday - Friday

Drive up:

8:00 - 5:30 Monday - Friday



Events & Seminars

Lunch & Learn - register at nufcu.org/seminars

Retire Wisely - through Zoom

Wednesday, March 3 | Noon - 1:00 p.m.
Zoom invite will be emailed to all who register

Demystifying Social Security - through Zoom

Wednesday, March 10 | Noon - 1:00 p.m.
Zoom invite will be emailed to all who register

Will You Be Ready? - through Zoom

Tuesday, April 20 | Noon - 1:00 p.m.
Zoom invite will be emailed to all who register

Annual Meeting - through Zoom

Friday, April 23 | 7:30 a.m.
Zoom invite will be emailed to all who register

Closed Holidays

Friday, January 1, 2021
New Year's Day

Monday, January 18, 2021
Martin Luther King, Jr. Day

Monday, February 15, 2021
Presidents' Day

find us online at www.nufcu.org or follow us on

