

**Happy Holidays From
The NUFCU Staff**

Too Good To Be True? - Not at Your Credit Union

Written by President and CEO Keith Kauffeld

Every generation connects with credit unions, and this is especially true at NUFCU. For many, the personal attention and friendly service from our staff top the list. Some members note we don't charge fees like our competitors do, such as loan application fees. Some mention free online banking and free bill pay. Some highlight our low loan rates, and some mention the simplicity of our agreements such as no annual fee, no cash advance fee, and no balance transfer fee. Our philosophy when designing products is to keep it simple and easy to understand. That approach connects with everybody.

Recently we held focus groups regarding our new MakeCents debit card. Every participant from every generation connected with it. Unlike credit cards that charge interest for using funds that don't belong to you, our MakeCents debit account pays you for using your own

money. In an age when being skeptical is being smart, participants concluded MakeCents appears "too good to be true." "Finally, a card that pays me for using my own money instead of charging me for using someone else's money."

With talks of inflation and recession grabbing headlines every day, it's more important than ever to partner with people and organizations have your best interest in mind. Credit unions were formed for this reason, and we take our mission to heart. If you want help getting your finances in order, or you just want someone to speak with about a money or fraud-related question, give us a call. Placing "people before profits" has successfully guided us for 85 years and will remain our focus forever.

Please call us if you have any thoughts or questions as a few minutes of your time might be worth hundreds or thousands of dollars. If you'd like to talk with me, please call me at 402-472-6915 or email me at kkauffeld@nufcu.org.



Below is the schedule for our spring Lunch & Learn series. All seminars will take place on Zoom this spring 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.

ID Theft - February 8

Officer Jason Hellmuth, LPD and the credit union will present on:

- How to keep your information safe
- ID Theft Tips
- Avoiding Scams

Retire Wisely - March 1

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

Will You Be Ready? - May 4

Attorney, Jennifer Tricker, will cover:

- Estate planning
- Probate
- Trusts vs. Wills

Meet Alexis Henry, Member Service Officer



We are pleased to introduce Alexis Henry, our new member service officer in our Kearney branch.

A Hastings native, Alexis graduated from the University of Nebraska-Kearney this past May.

She brings over three years of credit union experience with her and is excited to be a member of the NUFCU team and to expand her knowledge in the lending department.

"We are happy to welcome Alexis to our team," said Mark Priess, Director of Consumer Lending. "She will be focused on helping members with auto loans, home equity loans, personal loans and credit cards."

Alexis spends her time away from the credit union enjoying time with her family and growing her photography business. She also loves to read, binge watch Netflix and travel. Next time you are in the Kearney branch, be sure to ask her about the unique things she experienced as she traveled to eight different states just this year alone.

Making a Difference in the Communities We Serve

Thanks to our members, staff and Molex employees we delivered several pickup loads of toys and other gifts to Community Action in Lincoln for families in need.

Members joined in with our Letters from Santa program, which raised \$174

for the Children's Miracle Network.

Our Kearney team braved the cold and served up warm hot chocolate for the final Loper regular-season football game. The crowd enjoyed flavored hot chocolate made by Java Junction.



Vice President of Member Experience, Dena Noe, and former NUFCU Board member, Elly Hardekopf, dropped off collected toys to Community Action for Star City Stocking Stuffers.

UNIVERSITY OF NEBRASKA FEDERAL CREDIT UNION BOARD ELECTION INFORMATION

85TH ANNUAL MEETING

The University of Nebraska Federal Credit Union cordially invites you to attend our 85th Annual Meeting. The Annual Meeting is set for Tuesday, April 11, 2023, at 6:00 p.m. at the Great Plains Room, East Campus Union located at 1705 Arbor Drive. The evening includes a buffet dinner, followed by a business meeting and chances to win prizes. There is no cost to attend the Annual Meeting. The elected members to the Board of Directors will be introduced after the meeting. Reservations are required and can be made by calling 402.472.2087 or by going online at nufcu.org. Reservation deadline is Friday, March 31, 2023.

Election procedures are as follows

The nominations committee has submitted a list of four candidates. We have four positions open on the Board and four candidates, therefore, the credit union will not be holding an election by ballot this year. Additionally, the credit union will not accept nominations from the floor at the Annual Meeting.

Additional nominations for vacancies on the Board of Directors may be made by petition signed by one percent of the credit union members. Nominees by petition must submit 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, 2023.

Nominating committee submits list of four candidates

Ben Lennander, Beth Whitaker and Kim Phelps were appointed to serve on the nominating committee for the Credit Union Board of Directors. Together, they have submitted for consideration the names of four candidates for the four open positions on the Board.

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 included.

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.



Jennifer Hellwege

UNL Bursar
B.S. Business Administration - UNL
Current NUFCU Board Member

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 continue serving on the Board and supporting the credit union's work in providing financial services for our university community. The credit union is a great partner to the university for educating both our students and staff on financial literacy. I look forward to continuing to promote all the credit union has to offer. My experience is well-suited for serving in this position, and I have enjoyed being able to give back to the credit union for all it has done for us.



Dr. Uchechukwu Jarrett

UNL Assistant Professor of Practice
B.S. Mathematics & Statistics, University of Lagos, Nigeria
Ph.D. Economics, University of Wisconsin-Milwaukee
Current NUFCU ALCO Committee Member

My work at the university started in 2016 as a professor in practice. I specialize in international trade, promoting growth and development.

I believe in the mission of the credit union and its commitment to supporting its members at crucial points in their lives. With the rapidly changing economic landscape, particularly in the last three years, my training and expertise as an economist could be useful in navigating these changes resulting in the accomplishments of the credit union's goals.

Working with credit union management and credit union volunteers as part of the ALCO (Asset and Liability Management Committee) has provided me with a good insight to the internal workings of the credit union as well as the credit union's management philosophy. I believe with my background in economics and my desire to promote a growth in technology at the credit union, I will serve the credit union membership well as a member of the Board of Directors.



Chris Tran

UNL Director of Benefits, Director of Risk Management
B.S. Family Science - UNL
Society for Human Resources Management, SHRM-CP
Current NUFCU Board Member

I've been with the University of Nebraska since 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 continue serving on the credit union board. My current position helps me provide insight to developing and aligning current business strategy with people and culture strategy. I have been able to utilize my (current and past) experiences to advance the mission and goals of the credit union and wish to continue.



Heath Tuttle

UNL Chief Information Officer
NU ITS Associate Vice President for IT
B.S. Secondary Education - Chadron State College
M.A. Organizational Communication - UNL
Ph.D. Educational Studies - UNL
Current First Vice Chair of NUFCU Board of Directors

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. My experience, talents, and enthusiasm have been helpful during my time on the Board.

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.

SWIPE. EARN.

Make Cents

DEBIT ACCOUNT

If you don't have a checking account or a debit card with NUCFU, check us out - with our MakeCents debit account we pay you. Visit nufcu.org/makecents to learn more.

Member NCUA

University of Nebraska FEDERAL CREDIT UNION

1720 P Street, Lincoln, NE 68508

Lincoln

1720 P Street
301 N 52nd Street

Lobby Hours:

8:30-5:00 Monday-Friday

Drive up:

8:30-5:00 Monday-Friday
9:00-12:00 noon Saturday (East Only)

Kearney

208 W. 29th Street, Ste. C

Lobby Hours:

9:00-5:00 Monday - Friday

Drive up:

8:00-5:00 Monday-Thursday
8:00-5:30 Friday

Events & Seminars

Lunch & Learn - register at nufcu.org/seminars

ID Theft - Zoom

Wednesday, February 8 | Noon - 1:00 p.m.
Zoom invite will be emailed to all who register

Retire Wisely - Zoom

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

Will You Be Ready? - Zoom

Thursday, May 4 | Noon - 1:00 p.m.
Zoom invite will be emailed to all who register

Annual Meeting

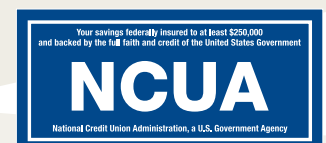
Tuesday, April 11 | 6:00 p.m.

Closed Holidays

Monday, January 2, 2023
New Year's Day

Monday, January 16, 2023
Martin Luther King Jr. Day

Monday, February 20, 2023
Presidents' Day



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

