

Student Loans

With college costs growing fast, it's time to borrow smarter. Your credit union now offers a Smart Option Student Loan® program through Sallie Mae.

We encourage students and families to start with savings, grants, scholarships, and federal student loans to pay for college.

Six in ten parents are saving for college and are optimistic they'll meet their college savings goal. Most parents, regardless of the age of their children, are about one-third of the way there. On average parents are saving \$55,342 toward college. Eighty-six percent of parents feel confident that they will meet their goals.

What if savings, grants, scholarships or federal student loans still leave you short? The next step is to consider a responsible private student loan to cover the rest.

With the Smart Option Student Loan you can borrow up to 100% of the school-certified cost of attendance.

- Choose a variable or fixed interest rate.
- Get competitive rates for undergraduate students and lower rates for graduate students.
- Reduce the interest rate on your undergraduate loan.
- Pay no origination fee and no prepayment penalty.

The Smart Option Student Loan is the first nationwide private student loan offering a Graduated Repayment Period feature, providing budget flexibility after your student finishes school. Students who maintain their Sallie Mae loans in good standing can request to make 12 monthly interest-only payments after they finish school.

Financing your student's education comes with difficult decisions, but we are here to help you. With the Smart Option Student Loan program you will have the flexibility you need. To get started, visit nufcu.org/student-loan. There you will find a link to the Sallie Mae website. On the website you will find a "Get Started" button. Just press this button and a new page will pop up with a secured application. Complete and submit the application and you are on your way!



MEMBER APPRECIATION COOKOUT!

THURSDAY, SEPTEMBER 20, LNK EAST
FRIDAY, SEPTEMBER 21, LNK DWTN
THURSDAY, SEPTEMBER 27, KEARNEY

Tools to help you take control of your debit and credit cards

Take control of when, where and how your NUFCU ATM, debit or credit card is used with MyCardRules™.

MyCardRules is a mobile app that allows you to monitor ATM, debit and credit card usage, control and detect fraud, and set preferences on how your ATM, debit, Visa classic or Visa Rewards credit cards can be used. The power to protect your NUFCU ATM, debit or credit card is in the palm of your hand.

To learn more, visit our website at www.nufcu.org/my-card-rules. There is a demo on the site to provide more information and a step-by-step guide on how to get started. The app gives you the option to turn on/off your ATM, debit or credit card with a tap of a finger. Please check out these great features!

Another enhancement to help you control your NUFCU ATM, debit and credit cards is the availability of real-time PIN change. You now have the ability to change your PIN by calling 1.877.746.6746. The change will be active within moments after you complete the call and a new card will not be necessary.

Time is too precious for you to have to spend even an extra minute on banking tasks. Let NUFCU save you time and money.

PRESIDENT'S CORNER

Each quarter visit the President's Corner to find out the latest credit union news. President Keith Kauffeld will provide information he feels is relevant to the credit union membership.

Giving You Greater Control and Options

In this newsletter you'll read about the many new ways you now can control your debit card and credit card—from access to alerts to limits. It's very easy to set up and use, and very effective both in stopping fraud and in monitoring use of your cards, and the cards of others on your account directly from your mobile device. You can even set it up so our system will only allow transactions in the same geographical area as your mobile phone. If you've ever misplaced a card or had one stolen, you can now disable your debit card or credit card in seconds, or re-enable it in seconds. We're pleased to add this new service at no cost to you, and hope you take full advantage of it.

Another new service we will soon offer is vehicle leasing through select dealerships in many cities including Lincoln, Kearney and Omaha. More than 30 percent of all vehicles financed in the U.S. last year were leased, and we're excited to be among the very first credit unions in Nebraska offering our members this financing option. Our program is very unique and customizable. First, we're not limiting you to specific models, but allowing you to choose any vehicle. Second, you choose the number of miles you anticipate driving annually—12,000, 15,000, or 20,000 miles. Third, you choose the term. And lastly, we're even including most vehicles up to 5 model years old.

Helping you save time and money is our mission, which never changes. Our approach to accomplishing the mission changes as the world around us changes and opportunities emerge. Every member of our friendly, professional and dedicated team is here to assist you. I encourage you to call me at 402-472-6915 or email me at kkauffeld@nufcu.org if you have any questions. I welcome the conversation.

Freezing your credit

A security freeze is designed to prevent credit, loans and services from being approved in your name without your consent. This may interfere with or prohibit the timely approval of any subsequent requests or applications you make regarding new credit, loans or services.

You can add a security freeze by calling the numbers below or you can take care of the freeze online. In either case, you will have to put a freeze on all three credit bureaus separately as they are three separate companies.

- Equifax - 1-800-685-1111- PIN is shown/read to you at the time of placing the freeze https://www.freeze.equifax.com/Freeze/jsp/SFF_PersonalIDInfo.jsp
- Experian - 1-888-397-3742 - PIN sent to you <https://www.experian.com/freeze/center.html#content-01>
- TransUnion - 1-888-909-8872 - You choose 6-digit PIN and then you will receive confirmation in the mail. <https://www.transunion.com/equifax-data-breach-faqs>

The Nebraska Legislature passed LB 757 which will prohibit credit reporting agencies from assessing a fee for consumers to place, lift, or remove a freeze. This will go into effect July 19, 2018.

Credit union receives AMA award for Eclipse Promotion



Prabhakar Shrestha, PhD and Co-Chair of the Chancellor's Sustainability Commission, Dena Noe, NUFU VP of Marketing & Communications, and Mary Kate Gulick, President of AMA Lincoln

Each year the Lincoln Chapter of the American Marketing Association awards professionals for their work in the field of marketing.

The Prism Awards is an annual competition recognizing work completed in the last calendar year by organizations in Lincoln that submit hundreds of projects in 50+ categories. Submissions are judged by professionals at another AMA chapter, and then Prism and Merit awards are presented in Lincoln. Submitted work is judged on how well their strategies and tactics achieve measurable objectives.

The credit union in partnership with UNL Recycling and Nebraska Sustainability received a Prism award under the "Marketing Maverick" category for Recycle Your Eclipse Glasses. The drive collected just over 7,000 pairs of glasses. The promotion was picked up by several media outlets in Lincoln and Kearney.

Ron Burke Named Volunteer of the Year



Volunteering is the essence of the credit union philosophy. Because credit unions are democratic entities, they depend on their members to govern them, to shape and direct their policy, and to speak out for a change when it is necessary. Members make these contributions to their credit union by volunteering. Whether they volunteer to serve on a board or simply vote for the board, their participation is vital. If the members do not participate in the credit union, there can be no credit union.

The Volunteer Distinguished Service Award is the highest individual honor that can be bestowed upon the credit union volunteer in Nebraska. By its very nature, the credit union movement is made up of people willing to give a little extra and do a little more. It is for these volunteers that the Nebraska Credit Union League will recognize one person with this prestigious award at the annual meeting.

On June 13, Ron Burke, Director of University Dining Service, was awarded this prestigious honor. Burke served on the NUFUCU Board of Directors for six years and as the Board Chair for three years.

In his award nomination, Burke was credited with helping to facilitate the construction and completion of the new credit union building that opened in July of 2012, hiring a new CEO in 2013 and helping to bring the credit union back to positive numbers beginning in 2014.

Also written about him in the nomination for the award was, "Besides the above accolades there are two reasons Ron Burke is our favorite volunteer – his focus on the members and staff in every decision. Ron likes to say that he was added to the Board to give the "common guy" perspective. He often talks about himself and staff that have had to live pay check to pay check. He understands the powerful advantage credit unions have to make an impact in the community through financial education. Having taught high school students in the past, and now working with university students preparing for graduation, Ron understands the financial issues these individuals face. It is these real world experiences that he brings to the leadership of the credit union. We love having our "common guy" and hope you can see why we feel he deserves the Volunteer Distinguished Service Award."

Congratulations Ron Burke!



Demystify Social Security

You are invited to join us at the credit union for a valuable seminar on Social Security benefits.

Dates: Wed., Sept. 26 or Wed., Oct. 24

Time: 12:00 NOON - 1:00 PM

Where: NUFUCU - Downtown LNK

Call to register at 402.472.2087 or visit nufcu.org

Account Tips

The credit union is focused on the motto 'people helping people'. As part of our mission we'd like to help you with some tips and reminders about your accounts in our newsletters going forward.

We'd like to start by explaining Regulation D. Regulation D is a Federal Reserve regulation which sets out reserve requirements for banks and credit unions in the United States. It limits the number of preauthorized withdrawals and transfers from a saving account or money market account. Because of this regulation everyone is limited to six (6) withdrawals or outgoing transfers per month from a savings or money market account.

These six transactions include transfers done on e-teller, when calling in and automatic transfers. There is no limit to the amount of withdrawals from your checking account, since checking accounts are considered transactional accounts. If you do reach your six withdrawals you

can still come in to sign for the transaction or put your card and PIN in at an ATM to do a transfer. Regulation D resets every calendar month on the 1st day.

Another tip we'd like to help you with is account numbers. There are several numbers associated with your accounts at the credit union. There is your account or member number, your debit card number and your credit card number. Each is a different number. It is helpful to our staff to have your credit union number ready, so our staff can quickly help you with your transactions. In many cases we may check your ID or ask you verifying questions when calling in. Please understand we do this for your security as we don't want to give information to unauthorized parties.

If you have questions about these tips please visit with one of our friendly staff members or call us at 402.472.2087.

www.nufcu.org | 402.472.2087 | #gobigcred

RECEIVE **1/2%** OFF **AUTO LOANS**



Now through July 31st, 2018

*1/2% off current rate. Offer valid June 1, 2018 – July 31, 2018. All loans are subject to approval. Financing up to 100% of retail value of the auto is available. Includes new or used car purchases or auto loans refinanced from another institution. Auto loans currently financed through NUFCU are not eligible for this promotion. Membership requirements apply.

University of
Nebraska
FEDERAL CREDIT UNION

1720 P Street, Lincoln, NE 68508

Lincoln

1720 P Street
Lincoln, NE 68501-2847

301 N 52nd Street
Lincoln, NE 68505-0254

Lobby Hours:

8:30-5:30 Monday-Friday
8:30-12:00 noon Saturday (Dwtwn only)

Drive up:

7:30-5:30 Monday-Friday
8:30-12:00 noon Saturday

Kearney

124 W 46th Street, Ste. 203
Kearney, NE 68847

Lobby Hours:

8:00 - 5:00 Monday - Friday

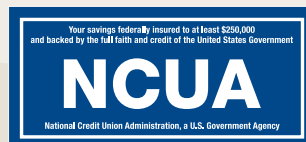
Events & Seminars

Member Appreciation Cookout - 11:00 - 2:00

Thursday, September 20 - LNK East Branch
Friday, September 21 - LNK Downtown Branch
Thursday, September 27 - Kearney Branch

Social Security Benefits Lunch & Learn - 12:00 - 1:00

Wednesday, September 26 - Downtown LNK Branch
Wednesday, October 24 - Downtown LNK Branch
Register today at www.nufcu.org. | Lunch provided



Closed Holidays

Wednesday, July 4, 2018
Independence Day

Monday, September 3, 2018
Labor Day

Monday, October 8, 2018
Columbus Day



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

