

Credit Sense

Soon you will have free access to your credit score along with personalized tips on how to improve or maintain an already great score through a source you can trust. This valuable service will be integrated with your e-Teller (online banking).

Credit Sense allows you to stay on top of your credit. You get your latest credit score and report, an understanding of key factors that impact the score, and you can see the most up to date offers from the credit union that will help you save time and money.

In addition, Credit Sense monitors your credit report daily and informs you by email if there are any big changes detected such as: a new account being opened, change of address or employment, a delinquency being reported or an inquiry has been made. Monitoring helps you keep an eye out for identity theft.

While we think this a great service, we wanted to give members a choice about viewing the information. In July, members will receive an email with the option to sign up for this service. We will also have a button on e-Teller you can simply click to take advantage of this free service.



We want to assure you that if you sign up for this service the credit score being presented is what the industry calls a “soft inquiry”, which does not affect your credit score. Lenders, like the credit union, use “hard inquiries” to make decisions about your credit worthiness when you apply for loans.

Watch your email for a message indicating Credit Sense is available or visit our website. We will have a link to help you get signed up.

Make A Payment

The credit union recently introduced a convenient new service - Electronic Payments.


With this service you can make one-time payments or set up recurring payments from another financial institution. When you visit our website and click on the button to make the payment you will be taken to a secure site where you can set up an express pay or register and set up a user name and password for future payments.

Once you click either “Express Pay” or “Register” just follow the steps as outlined. You can use a checking, savings or debit card to make your electronic payment. Making a loan payment with a credit card is not an available option.

You can also use this service to make a deposit into

your NUFCU account. To make an electronic deposit visit the web page labeled Electronic Money Transfer that can be found as a quick link at the bottom of www.nufcu.org.

The new Electronic Payment service does include a \$10.00 fee and there are some limitations on the amount you can pay. The credit union still has several no-fee options for payments that include mailing a check, online bill pay, our mobile deposit service through the mobile app or you can stop by any of our locations.

To get to the correct page for our new Electronic Payments, just click on this icon  in the middle of the front page of www.nufcu.org.

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 members.

Consumers' needs vary and they see value differently

A member of our credit union recently asked why the credit union was endorsing the sale of whole life insurance as he knew term insurance was a better value than whole life insurance. During our conversation I recalled a professor at the United States Air Force Academy in 1986 teaching the class to "only buy term... never buy whole life insurance". Clearly, what I was taught in 1986 confirmed his question. So, why would I allow this credit union to endorse the sale of whole life insurance?

I've learned consumers vary and they see value differently. The built-in investment component of whole life insurance differentiates it from term, and some members like that convenience versus purchasing investments on their own. Over my 24 years in the industry, I've learned I need to listen to members to find out what's important to them. For instance, some members see credit cards as valuable because they allow minimum payments, giving them flexibility they wouldn't have with a traditional loan. Other members would never carry a balance on a credit card, or would never only make the minimum payment. Some members would never pay \$10 for the convenience of processing a loan payment over the phone while other members would. Some members would never use Courtesy Pay while other members consider the service valuable. These are just a few examples.

The key point is that consumers vary and their needs are different. It is our responsibility as your credit union to provide you financial education and products you can trust. Whether you choose to carry a balance on your credit card or not, our credit card is as excellent as you'll find anywhere and you can trust the people behind the card. Whether you choose to use Courtesy Pay or not use it, or whether you choose to buy term insurance or whole life insurance know that we have vetted the program, product or service as one you can trust.

I'm grateful this member reached out and asked a very good question. My hope is that you'll do the same by calling me at 402-472-6915 or emailing me at kkauffeld@nufcu.org. I welcome the conversation.



Below is the schedule for our fall Lunch & Learn series. All seminars take place at the NUFUCU Downtown Lincoln location and start at 12:00 noon.

Retire Wisely - Sept. 18

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

How Do I Pay For College? - Oct. 10

Treve Florom, Director of Outreach Services, EducationQuest will discuss:

- The FAFSA form
- The cost of college
- Types of financial aid
- Free Services from EducationQuest

Will You Be Ready? - Oct. 16

Attorney, Jennifer Tricker, will cover:

- Estate planning
- Probate - should you avoid it?
- Trusts vs. Wills

ID Theft - Oct. 22

UNL Police Officer Darrin Little and the credit union will present on:

- Fraud vs. ID Theft
- Scams
- ID Theft Tips

Demystifying Social Security - Nov. 20

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

The seminar will cover:

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

Grand
OPENING

* September 3-12 *

208 W 29th Street, Ste C

www.nufcu.org/kearney

WE'RE SOMETHING DIFFERENT

*Don't just settle for plain banking,
come experience the cherry on top.*

The University of Nebraska Federal Credit Union is excited to continue to provide our cherry-on-top style of helping members with our new branch location. The Grand Opening Celebration of our full-service Kearney branch begins September 3 and runs through September 12.

Everyone is invited to stop in and see our new branch at 208 West 29th Street and enjoy a dish of free ice cream with all of the toppings, of course. We'll also have gifts just for stopping in and you can register for a chance to win FREE Ben and Jerry's ice cream for a year. Plus we'll have a free gift for people who open a new checking account and

we'll be running specials on auto loans, too.

The Grand Opening Celebration will be a great time for you to meet our Kearney branch staff which includes Branch Manager, Cheryl Montgomery; Member Service Officers, Peggy Mak and Abby Hinrichs; and Tellers Patricia Parks, Rachel Baustert, Micah Dostal and Greyson Wynn.

Along with providing great loans to the Kearney community as we've been doing at our loan center since 2017, we'll have the same convenient services we offer at our other full-service locations such as cash services, instant issue credit and debit cards, wire services, Visa gift cards, and much more. The branch lobby will be open 9:00 a.m. - 5:00 p.m. and the drive-up 8:00 a.m. - 5:30 p.m., Monday thru Friday. The branch will have a 24-hour drive-up ATM.

NUFCU is pleased to be able to open this new facility which will allow us to better serve the Kearney Community. We believe our unique business model and member-first approach to banking will appeal to everyone. Visit www.nufcu.org/kearney for more details.



THAT'S LOW!

**AUTO LOAN
0.81%
DISCOUNT***

We're celebrating 81 years of low loan rates by reducing, discounting, lowering, marking down or you can even say slashing 0.81% off **ALL** our already low auto loan rates. See rates at nufcu.org/thats-low.

BONUS: If you purchase and finance an **Enterprise Car Sales** vehicle with NUFCU you'll receive a \$100 gift card in addition to the discounted rates.¹ **Shop at cuautodeals.com.**

*0.81% off current rates now through Aug. 31, 2019. All loans subject to approval. Auto loans currently financed through NUFCU are not eligible. Membership requirements apply. For more information call us or visit www.nufcu.org/thats-low.¹NUFCU will give you a \$100 VISA gift card within 60 days of financing the vehicle. Offer void when 7-Day Buyback is activated. Offer not valid on previous Enterprise purchases. Cannot be combined. Offer only good on Enterprise Car Sales vehicles purchased 05/01/2019-08/31/19. Used vehicles were previously part of the Enterprise rental fleet &/or an affiliated company's lease fleet or purchased by Enterprise from sources including auto auctions, customer trade-ins or from other sources, with a possible previous use including rental, lease, transportation network company or other use. Photo for illustration only. The "e" logo & Enterprise are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners. © 2019 Enterprise Car Sales.

enterprise car sales

www.nufcu.org | 402.472.2087 | #gobigcred



University of
Nebraska
FEDERAL CREDIT UNION

1720 P Street, Lincoln, NE 68508

Lincoln

1720 P Street
Lincoln, NE 68508

301 N 52nd Street
Lincoln, NE 68504

Lobby Hours:

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

Drive up:

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

Kearney

208 W. 29th Street, Ste. C
Kearney, NE 68845

Lobby Hours:

9:00-5:00 Monday - Friday

Drive up:

8:00-5:30 Monday - Friday

Events & Seminars

Member Appreciation Cookout - 11:00 - 2:00

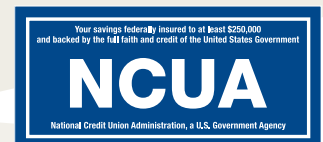
Thursday, September 12 - Kearney Branch
Thursday, September 19 - LNK East Branch
Friday, September 20 - LNK Downtown Branch

Lunch & Learn Fall Schedule - 12:00 - 1:00

Wednesday, September 18 - Retire Wisely
Thursday, October 10 - How do I pay for college?
Wednesday, October 16 - Will you be ready?
Tuesday, October 22 - ID Theft
Wednesday, November 20 - Demystifying Social Security
Register today at www.nufcu.org. | Lunch provided
Seminars will be conducted at the Downtown Lincoln branch.

Closed Holidays

Thursday, July 4, 2019
Independence Day
Monday, September 2, 2019
Labor Day
Monday, October 14, 2019
Columbus Day



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

