



## We're Something Different

On August 27, the credit union opened its first branch, outside of Lincoln, to many smiling faces and welcoming Kearney area residents. "The Kearney community has embraced us since we opened our loan center two years ago," said President and CEO Keith Kauffeld. "Our Kearney members expressed a need for all our product offerings and we listened. We are happy to be here," stated Kauffeld.

The theme for the grand opening, "We're Something Different", was developed to communicate everything about our credit union in one phrase. The Kearney market has only one other credit union and more than 22 banks. A credit union is different from a bank and we wanted to articulate that from the start. Kearney residents don't have to settle for plain banking, they can come to our credit union and experience Cherry-on-Top service with great low rates.

To celebrate our new branch we invited the community to stop in and enjoy ice cream with all the toppings during the Grand Opening from September 3 to 12. The invitation for the Grand Opening was sent to 5,000 residents of Kearney and the surrounding area. Abby Hinrichs and Peggy Mak, both member service officers for the credit union, appeared on the Good Morning Nebraska show to talk about the new

banking options we are bringing to the Kearney market. The credit union also had advertisements in *The Hub*, a radio spot on KQKY-FM, a billboard, as well as our first-ever TV spot. "We want everyone in Kearney to know we are open," said Cheryl Montgomery, branch manager. "NUFCU can do so much for people and we have a fantastic staff who will provide the service they deserve," said Montgomery.

Kauffeld explained the credit union's unique and fresh perspective is highlighted by transparent disclosures, simple processes, no application fees, no balance transfer fees, no cash advance fees, free instant issue of debit and credit cards and other approaches different from traditional banking models. We're enthusiastically greeting existing members, welcoming many new members and word is spreading fast around Kearney and surrounding cities that our friendly and smiling service team in Kearney is excited to help our members improve their financial lives.



## 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.*

### CU awareness gets boost from national campaign.

A nationwide credit union awareness/consideration initiative was recently launched asking Americans to "Open Your Eyes to a Credit Union." More than 118,000,000 Americans and over 520,000 Nebraskans are already members of a credit union, however there are misconceptions leaving many more to think credit unions are only local or lack the technology of competitors. The reality is that a credit union is available for every American, and can service them with the same or better online and mobile resources of even the largest banks. Surveys we administer and other nationwide surveys repeatedly highlight why credit unions are better than banks for consumers. Our business model is grounded on being member-first oriented versus profit-oriented, and our 81-year history validates our cooperative approach to banking and protecting our members' personal information.

Congratulations to every team member in our credit union as we were recently selected by CardRates.com as their Editors' Choice Award for Community Commitment. This is a national publication and speaks to the amazing team of staff and volunteers committed to our credit union and our local community. Go Big Cred!

Thank you for trusting us as stewards with your money. Every team member here wants to help you succeed. Please call me at 402-472-6915 or email me at [kkauffeld@nufcu.org](mailto:kkauffeld@nufcu.org) if you have any questions or comments. I welcome the conversation.



[YOURMONEYFURTHER.COM](http://YOURMONEYFURTHER.COM)

## Meet Abby Hinrichs and Patti Parks from Kearney

The credit union opened its doors August 27 and we welcomed two new employees.



Abby Hinrichs joined the credit union as a member service officer with responsibilities to assist members with their consumer lending, home equity and home equity line of credit needs. Prior to joining the credit union Abby spent seven years working in the financial services industry in various positions including as a loan officer. "The experience and exceptional member service skills Abby brings to this position are tremendous assets, and we are pleased to have her join us at the credit union," said Cheryl Montgomery, branch manger.

Abby is a Pleasanton native and graduated from the University of Nebraska-Kearney with a degree in Business Administration with an emphasis in marketing. Abby lives in Pleasanton with her husband and two children.



We are also excited to welcome Patti Parks as a full-time teller to the Kearney branch. Patti is a native of Kearney and is a member of the Kearney Chamber of Commerce Envoy team. She has over 19 years of financial services experience and will be bringing those skills to the credit union. "We are lucky to find a person with Patti's experience to join our team," said Cheryl.

Patti lives in Kearney with her husband. They have three grown children and three grandchildren.





## Holiday Happenings at NUFUCU

### Star City Stocking Stuffers

Help us collect unwrapped toys, gifts, and other contributions for local children of low income families. Drop off your donations at either Lincoln branch location, November 12 thru December 4.

### Letters from Santa

Treat your little loved ones to a personalized letter from Santa. Beginning on Monday, October 7, you may request a personalized letter from Santa to your children, grandchildren, or any child for \$3.00 each. All proceeds benefit Children's Miracle Network. Visit us to complete a form at either Lincoln location, Kearney location, or online at [www.nufcu.org/santa-letters](http://www.nufcu.org/santa-letters). Completed letter request forms need to be turned in by November 22.



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.

### 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?

**\$200 CASH**  
WHEN YOU SWITCH  
TO SPRINT<sup>®</sup>

Plus, lines 3, 4 and 5 FREE\*

Love My Credit Union<sup>®</sup> rewards

Get Cash Rewards

The advertisement features a cartoon character with glasses and a yellow shirt holding a smartphone displaying the Sprint logo. The background shows a city skyline.

## Credit union receives silver recognition for recycling

On June 27, the credit union received word that we achieved a leadership level of silver from the City of Lincoln, Solid Waste Management Division for recycling 40-59% of our commercial waste generated. According to our certificate, the credit union diverts 58% of generated refuse through recycling efforts.

The credit union completed an online application that looked at the number of waste containers, recycling containers and composting containers. We needed to indicate how much we are recycling and how much we are putting into our trash containers.

Once the application was completed we had an

on-site visit from Ryan Becker, an Environmental Health Educator from Solid Waste Management. Representatives from the credit union walked around the downtown location discussing changes that had been made to increase our recycling. The credit union eliminated plastic water bottles by installing a water bottle filler on our water fountains and switched from styrofoam plates and cups to a biodegradable paper option.

The credit union plans to apply to have the Lincoln East branch evaluated for this recognition. We are discussing ways we can continue to improve so that the credit union can move into the gold level.

# That's Low!

## No Closing-Cost Home Loan Refinance

Take advantage of our no-points, no-closing-costs\* special offer with low rates to help you save money and reach your goals sooner.

Visit [nufcu.org](http://nufcu.org) to learn more or call us at 402.472.2087 and ask to talk to a loan officer.

\*Member pays no out-of-pocket costs. Loan subject to credit approval. \$50,000 minimum in new money to qualify for this promotion. Membership requirements apply. Property insurance is required. Offer valid September 1 - October 31, 2019.



## University of Nebraska

FEDERAL CREDIT UNION

1720 P Street, Lincoln, NE 68508

### Lincoln

1720 P Street  
301 N 52nd Street

#### Lobby Hours:

8:30-5:30 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

208 W. 29th Street, Ste. C

#### Lobby Hours:

9:00-5:00 Monday - Friday

#### Drive up:

8:00-5:30 Monday-Friday

## Events & Seminars

### Will You Be Ready? - Wills Seminar

Wednesday, October 16 | Noon-1:00 p.m.  
Downtown Lincoln | Register today at [www.nufcu.org](http://www.nufcu.org)

### International Credit Union Day

Thursday, October 17  
Treats at NUFCU - all locations

### ID Theft Seminar

Tuesday, October 22 | Noon - 1:00 p.m.  
Downtown Lincoln | Register today at [www.nufcu.org](http://www.nufcu.org)

### Demystifying Social Security Seminar

Wednesday, November 20 | Noon - 1:00 p.m.  
Downtown Lincoln | Register today at [www.nufcu.org](http://www.nufcu.org)

## Closed Holidays

Monday, October 14, 2019  
Columbus Day

Monday, November 11, 2019  
Veterans Day

Thursday, November 28, 2019  
Thanksgiving

Wednesday, December 25, 2019  
Christmas Day

Wednesday, January 1, 2020  
New Year's Day



find us online at [www.nufcu.org](http://www.nufcu.org) or follow us on

