



University of Nebraska Federal Credit Union Blue & Gold in Kearney, Nebraska

New Debit Account for All: MakeCents

We've added a new feature to our checking account and have renamed the account MakeCents. Now account holders can earn five cents each time they use their debit card. The account will continue to be free with no fees and no minimum balance requirements and you'll earn interest on balances of \$1,000 or more.

While other financial institutions may only reward you for leaving money sit in your account and charge you fees for using it, at NUFCU, we reward members for using their account. Because that just MakesCents.

- ☉ Buy gas, earn a nickel
- ☉ Buy coffee, earn a nickel
- ☉ Go out for lunch, earn a nickel
- ☉ Buy new shoes, earn a nickel
- ☉ Swing by the store for milk, earn a nickel

If you already have a checking account with us and you have opted out of paper statements your account is

eligible to MakeCents. Beginning **October 1**, any month that you have automatic deposits of at least \$400 and a minimum of 12 debit card swipes of any amount, you'll automatically earn a nickel for every debit card swipe. Rewards will be posted to your account monthly.



Still want to receive paper statements or don't use a debit card? Don't worry, your account will continue to provide the same great service and benefits that it always did.

Don't always use your debit card 12 times a month? No problem, you'll get rewards any month that you do.

Don't have a checking account with us yet? It's quick and easy to open one. Call or stop by our office or use the Account Opening Form located in Online Banking.

Noe Named Finalist for a 2022 Inspire Award in Philanthropy



Dena Noe, VP of Member Experience and a 10-year member of the credit union staff is a finalist for a 2022 Inspire Award in Philanthropy.

Inspire began as an awards ceremony to celebrate the achievements of women in Lincoln, Nebraska. Since then, it has grown into an entire community with regular events, blogs and videos to connect women leaders and their supporters throughout the community.

There are 10 award categories. This year just over 200 exceptional women were nominated. After a review of the nominations each category was narrowed down to five finalists.

Noe was nominated for her work with the Great Plains Trails Network where she added electronic donations to the website, chairs the annual fundraiser Trail Trek, and helped introduce a new fundraising event Trail-A-Thon in 2020. Noe is also a sports director for the Cornhusker State Games and serves on the Lancaster County Extension Board.

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.

I See A Bright Future

Though markets are down and inflation is high, there is reason to have hope. It appears the recession we're presently in will not be a hard recession and will not last long. While interest rates have moved up significantly this year, financing a vehicle remains reasonable and historically less expensive than many past periods. And while the national average credit card interest rate now tops 20%, we still offer credit cards with no annual fee, no balance transfer fee, and no cash advance fee, with an interest rate less than half the national average. If you carry any credit card balance, why would you not cut the interest rate in half or more?

In addition to saving you money on loans, we're also introducing a new program giving you money back every time you use our debit card. When you make purchases with our debit card the credit union receives interchange income. By giving you some of what we earn on every purchase, our goal is to incentivize you to use our card more often. It costs you nothing, it puts money back in your pocket, and it promotes the cooperative nature of our credit union, all while you receive great service from our member-focused staff.

Other plans for later this year and 2023 include upgrades to our mobile banking app such as integrated card controls and easier ways to send and receive money and pay bills.

As a financial cooperative, we exist to promote thrift within and among the members of the cooperative. Partnering with us is partnering with a cooperative that places people ahead of profits. 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. I welcome the conversation.

Meet Sarah Hickman, HR & Training Manager



The credit union is pleased to introduce Sarah Hickman, who recently joined our team as our Human Resources and Training Manager.

"Sarah brings with her a wealth of knowledge in her field gained through her education and past work experience. Her expertise makes her a tremendous asset

to our staff and to our organization, and we are delighted to have her on our team," said Keith Kauffeld.

Sarah earned her BA from Nebraska Wesleyan University and a MS in Strategic Human Resources Management from Bellevue University. She also holds a SHRM-CP certification and has more than 16 years' experience working in Fortune 500 organizations, not-for-profits, mutual-companies, state agencies and venture-backed start-ups. She has a diverse background of human resource roles in a variety of industries.

Sarah notes, "I'm elated to have joined the University of Nebraska Credit Union as the Human Resources & Training Manager. In this role I look forward to supporting the credit union's staff, members and mission to deliver impactful HR and training solutions."

In her spare time, Sarah enjoys spending time with her two dogs, Ralphie a Goldendoodle, and Ronne, a Sheepadoodle, as well as her human friends, family and fiancé, JD.

Her hobbies, include outdoor activities like hiking, kayaking, biking and taking her dogs for adventures. She also confesses to enjoying true-crime, celebrity gossip and Poshmark. Her bucket list includes many travel and live-music related items.

Three Scholarships Available for CU Members

The annual Credit Unions for Higher Education Scholarship Contest rules and guidelines will be available November 1, 2022. If you are a high school senior or a full or part-time college or trade school student for the 2023-24 academic year and you have a share account with your name as the primary member at NUFcu or another participating Lincoln credit union, you are invited to enter.

Three winners will be chosen. The first place winner will receive \$2500, second place \$1250 and third place \$500.

Entrants will submit a research paper with a maximum of 500 words by **January 31, 2023**.

Watch our website for all the information on this great opportunity. This contest is sponsored by the Lincoln Chapter of Credit Unions and funded by participating Lincoln credit unions.

HOLIDAY HAPPENINGS AT NUFCU

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 7 thru December 8. Watch for more information about our giving tree in Kearney.

Letters from Santa

Treat your little loved ones to a personalized letter from Santa. Beginning on Tuesday, October 11, 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/santaletters. Completed letter request forms need to be turned in by November 15.



Below is the schedule for our fall Lunch & Learn series. All seminars will take place at the Downtown Lincoln location and start at 12:00 noon. Lunch will be provided for those attending in person. We will also have Zoom available for those who wish to attend virtually. Kindly RSVP by calling 402-472-2087 or online at nufcu.org/seminars. The link for the Zoom presentation will be emailed a week before the seminar.

Will You Be Ready? - Thursday, October 27

Attorney Jennifer Tricker will cover:

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

Retire Wisely - Thursday, November 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

ID Theft - Wednesday, November 16

Ofc. Jason Hellmuth, LPD and Dena Noe, VP of Member Experience, will present on:

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

Fall Events Back After Pandemic and We Love It!

The credit union was back on campus this fall with Blue & Gold in Kearney, New Graduate Student Welcome, and New Faculty Orientation in Lincoln. The Annual Member Appreciation Cookout was back to prepandemic levels serving almost 400 members in Lincoln.



Member Cookout in Lincoln. Pictured L-R: Keith Kauffeld, Jackson Ostergaard, Pam Lanin



Matt McArdle, IT Guy and Master Griller!



Blue & Gold in Kearney. Spencer Leiting and Abbi Ott help students win prizes with our bean bag toss.

SIMPLIFY & SAVE

With a Low-rate Visa® Credit Card

Relax and give yourself a break! Save time and money when you pay off your high rate credit cards with a University of Nebraska FCU Visa credit card. With an interest rate that is less than half of the national average, the savings can really add up. Apply today at nufcu.org/nufcu-visa-credit-card.



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

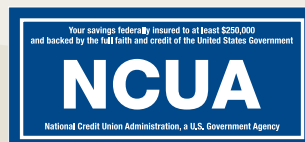
Drive up:
8:00-5:00 Monday-Thursday
8:00-5:30 Friday

Events & Seminars

Please see page 3 for Fall Seminar Series.

International Credit Union Day

Thursday, October 20 | Event information coming soon. Details will be announced on the website and through email.



Closed Holidays

Monday, October 10, 2022
Columbus Day/Indigenous Peoples' Day

Friday, November 11, 2022
Veterans Day

Thursday, November 24, 2022
Thanksgiving

Monday, December 26, 2022
Christmas observed

Monday, January 2, 2023
New Year's Day observed

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

