



**University of Nebraska Federal Credit Union
Annual Member Cookout - Lincoln**

Summer Fun & Annual Member Cookout

Summer of 2023 has been full of fun as staff enjoyed time together as well as participating in fundraising and campus events. Connecting with the community is one of our favorite things at NUFCU!



Branch Manager Jake Johnson enjoys employee ice cream day with his son Crew.



Blue & Gold crew L-R: Dena Noe, Abbi Ott, Julie Thomsen, Kyle Harms



Roy Mikuski from Enterprise Car Sales helped with the NUFCU Cookout along with VP of Member Experience Dena Noe.



Ahmaad Miley and Mark Priess golf to support the Children's Miracle Network



Payment & Digital Services Rep Riley Stevens along with Teller Spencer Leitig help out at the Graduate Student Fair.

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.

Embracing the Power of “Better Together”

We recently redefined our core values and selected “Better Together” as core to who we are.

This principle applies to the credit union, our staff and our members. In this message, I want to emphasize how embracing this concept of togetherness strengthens our financial institution and the relationships making it thrive.

Internal Unity for Service Excellence:

The heart of our credit union beats with the dedicated efforts of our staff—from our tellers to our loan officers, from accounting to human resources, from our staff in Kearney to our staff in Lincoln. We believe the “Better Together” ethos begins within our walls. When our team works harmoniously, when ideas flow freely, and when collaboration is second nature, it directly benefits you, our members.

By fostering an environment where every employee’s voice is valued and where collaboration is encouraged, we ensure our services continuously improve to meet your needs. Our staff, well-connected and motivated, are empowered to provide you with the highest level of service, tailored to your unique financial aspirations.

Members and Credit Union: A Symbiotic Relationship:

Our credit union’s very existence relies on the trust and partnership we have built with you, our members. This trust is not just transactional, but a relationship that extends beyond numbers. “Better Together” is the foundation of this relationship.

We actively seek your input to shape our offerings and policies—emphasizing simplicity and easy-to-understand disclosures. We are your financial partner, working side by side with you to achieve your goals and immediate needs, whether it’s buying your dream home, stopping fraud or simply making sure your debit card works when you’re traveling.

Shared Success and Mutual Growth:

When we say “Better Together,” it’s a commitment to shared success. When you entrust us with your financial well-being, we take that responsibility seriously. We invest in your growth because, in the long run, our success is intricately tied to yours.

Together, we grow as individuals, families and a community. By pooling our resources, knowledge and talents, we create opportunities that benefit us all.

“Better Together” is not just a slogan. It’s our business model and it’s a way of life at our credit union. We are here for you, and we are better when we work together.

We want you to feel welcome to ask us any question about money, finances and fraud. 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.

New Features in Online Banking - COMING SOON

We are excited to announce that our online banking and mobile banking app will be equipped with new integrated options coming soon. With the upgrade to our digital banking in 2022 and our conversion to a new Visa card processor in June 2023, we are now able to offer members enhanced features and services.

DIGITAL WALLETS

Starting **October 18** you can add NUFUCU debit and credit cards to your digital wallet (Apple, Google or Samsung). A digital wallet allows you to easily make secure and fast transactions with just a few taps on your phone. Watch for instructions in your email October 18.

CARD CONTROLS

We will soon launch MyCards, where you can easily *manage* your cards on-the-go (both debit and credit), and *understand your spending habits*. This innovative product is seamlessly integrated into our online and mobile banking platforms, providing a convenient and efficient user experience.

Manage

The card control feature allows you to turn your cards on and off, and restrict usage based on location, spend limit, merchant type and transaction type. You can also establish alerts and set a PIN in real time, giving you added peace of mind and security.

Understand Spend

With our user-friendly platform, monitoring your financial transactions and account balances has never been easier. Our spend insights feature allows you to see a detailed breakdown of your spending habits, including what, when and where transactions are taking place. Our easy-to-read graphs make it simple for you to stay informed about your spending.

We are committed to providing our members with the best possible banking experience, and MyCards is just one example of our dedication to innovation and excellence. Stay tuned for more updates on the launch of MyCards in 2023.

SANTA LETTERS DELIVERED

Treat your little loved ones to a personalized letter from Santa. Beginning on Monday, October 16, 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 14.

CELEBRATING
INTERNATIONAL CREDIT UNION DAY
WITH

**ROOT BEER
FLOAT DAY**

**JOIN US AT THE
CREDIT UNION**

**OCTOBER 19
3:00 PM - 5:00 PM**

LUNCH 'N LEARN

Below is the schedule for our fall Lunch & Learn series. The Will You Be Ready and Retire Wisely seminars will be Zoom only. The ID Theft seminar will take place at the Downtown Lincoln location and start at 12:00 noon and will also be available on Zoom. Lunch will be provided for those attending in person. Kindly RSVP by calling 402-472-2087 or online at nufcu.org/seminars. The link for the Zoom presentations will be emailed a week before the seminar.

Retire Wisely - Wednesday, November 1 (Zoom)
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? - Wednesday, November 8 (Zoom)
Attorney Jennifer Tricker will cover:

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

ID Theft - Friday, November 17 (in person & Zoom)
Dena Noe, VP of Member Experience, will present on:

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

Americans lost \$10.3 billion to internet scams in 2022

-from ABC News - March 2023

Americans lost \$10.3 billion to a wide variety of internet scams last year, according to an FBI report released this month.

The losses were the highest in five years, according to the annual report from the FBI. The bureau's Internet Crime Complaint Center (IC3) lodged more than 2,000 complaints per day.

The most highly reported crimes were phishing expeditions, with 300,497 victims reporting over \$52 million in losses in 2022, according to the bureau. Data breaches and non-payment scams were the next most common internet scams in 2022, claiming

58,859 and 51,679 victims, respectively, per the report.

Note: At the credit union we have witnessed an increase in scams targeting members of our community. Most frequently through phishing emails that appear to be from Amazon, Norton Anti-Virus and Paypal. Recently members have been caught off guard ordering Keto gummies. While there are legitimate suppliers of this product many pop up ads in Facebook or in your browser are fraudsters trying to prey on you. Please if you see something you are interested in, do your homework and search for the company on Google, don't purchase by clicking a link from a company you don't know.

Turn Debt On Its Head

Flip Your Rate with a Balance Transfer

0% APR*
for 6 months
No Transfer Fees

When you move your balance from a card with another financial institution to a new or existing NUFCU credit card by 12/31/2023.

APR=Annual Percentage Rate. After promotion period the variable rate is as low as 11.65% APR on the NUFCU Classic Visa Credit Card. This information is accurate as of September 1, 2023. Visit www.nufcu.org/balancetransferpromo for full details. Offer good through December 31, 2023.

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

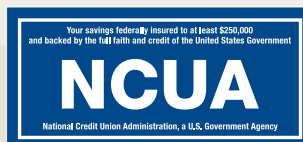
Please see page 3 for Fall Seminar Series.

International Credit Union Day - All branches

Thursday, October 19 | Root Beer Floats
3:00 - 5:00 pm

Star City Stocking Stuffers - Lincoln Only

Collecting unwrapped toys, gifts and other contributions for local children of low income. Drop off your donation at any Lincoln branch
Nov 6 - Dec 5.



Closed Holidays

Monday, October 9, 2023
Columbus Day/Indigenous Peoples' Day

Saturday, November 11, 2023
Veterans Day

Thursday, November 23, 2023
Thanksgiving

Friday, November 24, 2023
NUFCU closing at 12 noon

Monday, December 25, 2023
Christmas Day

Monday, January 1, 2024
New Year's Day

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

