



## OPEN YOUR EYES TO A CREDIT UNION

### Dreams become realities at NUFCU

Credit union member, Jennifer Snyder, contacted us after reading about the home equity line of credit promotion we ran last spring. She had a kitchen remodeling project in the works and knew she was going to need some help financing her dreams. When she saw the great special available, she responded to the email asking for a loan officer to give her a call back.

Loan officer, Tasha Jeffries, gave her a call to find out more information and discuss options to get the kitchen work done. "I was able to sit down with Tasha to discuss my plans and figure out the best option for me. Tasha took all the pieces of my spending history and paired it with my upcoming project to ultimately give me a lower mortgage payment while consolidating my debt," wrote Jennifer.

In Jennifer's case, refinancing her mortgage made more sense than setting her up with a home equity line of credit. Tasha took the time to look at the whole picture and solved Jennifer's money puzzle with the option that best fit her and her needs.

"The NUFCU staff truly cared about me as a person and I think Tasha was just as excited as I was for my remodel. Now when I go to my home sweet home, I have the credit union to thank," wrote Snyder. "Ultimately, my mortgage payment is less and it will be paid off seven years sooner."



Jennifer Snyder in her newly remodeled kitchen.

## FREE Shred Day 2020

*Bring your sensitive documents to be shredded. No limits.*

Saturday, May 30 from 9:00 -11:00 a.m. | East Branch - Lincoln

## 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.*

### Cut Your Credit Card Interest Payments in Half

Our mission is to improve the financial lives of our members by helping them save time and money. Our staff LOVES to help someone get out of high interest debt or burdensome fees, or offer tips on detecting and avoiding scams. We love stopping criminals and thieves from hurting innocent people, as much as we love watching how happy you are when amounts applied to principal go up and amounts applied to interest go down.

If you haven't checked out loan interest rates recently, please contact us and inquire because they've fallen to levels not seen in a decade. And while our credit union has been lowering interest rates, some financial institutions are still raising them. As the headline above implies, you could see the amount of interest you pay on your credit card get cut in half when you move the balance to NUFCU. We've done it for several members, and they are ecstatic when it happens. Today, the average Nebraska household carries \$6,200 in credit card balances at an average interest rate of 17.35%. By comparison, our Classic Visa credit card has no annual fee, no cash advance fee, and no balance transfer fee with interest rates as low as 6.90% APR (as of 4/1/2020)...less than one-half of the 17.35% average. If you're paying \$80 each month in interest, imagine that number falling to \$40, and seeing the other \$40 go to pay down your balance! If it pains you seeing the amount of interest you pay each month, ask us if we can help—it's our mission, and we're very good at it.

Please call us if you have any thoughts or questions. A few minutes of your time might be worth hundreds or thousands of dollars. We would be overjoyed if you called us and we were able to help you get out of debt faster. If you'd like to talk with me first, please call me at 402-472-6915 or email me at [kkauffeld@nufcu.org](mailto:kkauffeld@nufcu.org). I welcome the conversation.

## Meet Samantha Cressler

Samantha, or "Sam", as she is known to co-workers and friends, enjoys her role as the Human Resources and Training Manager for the University of Nebraska Federal Credit Union because helping people is her passion. "Every day I come to work is an opportunity to serve something bigger than myself and add a little more good to the world," says Samantha.

She began helping members at the credit union in January 2017 and many recognize her smiling face from her time as a Teller. Samantha worked her way up the teller ranks and was promoted to the newly created HR position in July of 2019.

The Human Resources and Training Manager position at the credit union was developed out of a need for more standardized training for staff, as well as a focus on administering the organization's compensation plan, including health benefits. President and CEO Keith Kauffeld saw an opportunity to bring all HR functions under one person making it easier for staff to get questions answered and to place an emphasis on employee engagement. "Samantha has made a real impact on our organization in a short amount of time," said Kauffeld.

Samantha's family includes her husband, Clay Cressler, a Professor of Biology at the University of Nebraska—Lincoln and their two amazing children. Both Cole, 17, and Isabel, 13, are involved in Scouts BSA. Much of their family time is spent at scouting activities like camping, hiking and cooking food outdoors.

Before moving to Lincoln, Samantha and her family lived in Canada where she dedicated her time to being a stay-at-home mom, enthusiastic school volunteer and part-time lab assistant for an artisan paint manufacturer.



# NUFCU is a GreenPath Partner

The core mission of the credit union is to educate members on financial wellness. We work to help members deal with financial difficulty and have been partnering with GreenPath Wellness since 2005. We've seen their program work for many of our members.

Since the first of the year, the credit union had 27 members on an active debt management plan through GreenPath. The members using the program have a total of \$395,000 in debt, but only \$11,638 of that is with NUFCU. "Our GreenPath partnership is another example of how the credit union puts the member first and provides the tools and services to meet all their needs," said Keith Kauffeld, President & CEO.

## Who Can Credit Counseling Help?

Credit counseling is for anyone who wants to improve and maintain financial health. Maybe you're looking to buy a house, refinance your car, or be prepared for financial changes. It's a great option to help you be ready for whatever your financial life throws your way.

Credit and debt counseling could be helpful if you want to:

- Get out of debt
- Make and live on a budget
- Improve your credit
- Relieve stress and anxiety about your finances
- Buy a house or save money for a big goal

If your finances are stressing you out, or you're worried about debt, credit counseling can give you a sense of relief.

In fact, a recent study conducted by GreenPath found that 90% of people who speak with a GreenPath financial

counselor feel better prepared to handle their finances. There are no rules about how severe or mild your financial concerns need to be. We encourage you to trust your instincts, and if you sense that talking with someone would help, credit counseling is a great step to start a new chapter in your financial life.

## How Does It Work?

Our credit counseling services are provided through our partnership with GreenPath, who conduct most of their counseling sessions by phone. The first person you speak to will ask questions about your financial situation and what you need. They will connect you to a financial counselor who is an expert in that area.

A typical counseling session takes about one hour and includes:

- A review of your financial situation
- An overview of different options for accomplishing your goals
- Recommendations for your situation
- Development of a personalized action plan to support you on your journey

Each GreenPath credit counseling session is tailored to your individual needs. Learn with a Free Counseling Session with our partners at GreenPath. If you think you could benefit from credit counseling, we encourage you to take the first step and call our partners at GreenPath Financial Wellness today.

GreenPath counseling sessions are free, no-pressure, and 100% confidential. You can call GreenPath directly at 877-337-3399 or learn more at [greenpathref.com](http://greenpathref.com)

---

## Celebrating the 50th Anniversary of Earth Day

Being a good steward of our environment is important to NUFCU and there are many ways that we strive to be environmentally friendly.

For example, we have recently received an award for our bike friendly facilities, newly installed drinking fountains that make using refillable bottles easier, and are in the process of switching to all biodegradable paper products.

NUFCU also offers free electronic statements to our members who choose to use them. Electronic statements are good for our environment because they reduce the amount of paper used and the need to recycle. To celebrate Earth Day April 22, NUFCU is donating \$5 for each member who switches to e-statements during the month of April. This initiative will be in support of the Nebraska Recycling Council, a 501(c)(3) non-profit that hosts Earth Day events each year

throughout the State of Nebraska. Check out all the great recycling information on their website at [www.nrcne.org](http://www.nrcne.org).

E-statements are convenient for the member, arrive sooner, and are more secure than paper statements. It's a win for the environment and the member, plus the donations will help to educate others and foster environmental stewardship in our community.

To enroll in e-Statements, log in to your online banking account and select the e-Statements link from the options in the left column, accept the disclaimer and you're all set. Each month, you'll receive an email to let you know that your statement is ready to be viewed.

Don't have e-Teller? Sign up today by calling 402.472.2087.



## Hi, there neighbor. Can we help you put your home to work for you?

With historically low rates, we're taking the extra step for our members by paying all closing costs\* on new mortgage refinance<sup>1</sup>, home equity<sup>2</sup> and home equity lines of credit<sup>3</sup>. In some cases, it amounts to thousands of dollars in savings. This is neighbors helping neighbors.

There are many options to choose from and our loan officers are here ready to help find the solution that works best for you. Visit [www.nufcu.org](http://www.nufcu.org) or call 402.472.2087 to learn more.

\*Member pays no out-of-pocket costs. All loans subject to approval. Membership required to borrow. Federally insured by NCUA. <sup>1</sup>\$50,000 minimum in new money to qualify for mortgage refinance special. <sup>2</sup>Minimum loan amount \$25,000. <sup>3</sup>Minimum loan amount \$25,000. The current variable rate for a home equity line of credit is as low as 3.25% APR as of 4/1/2020 and is subject to change. APR-Annual Percentage Rate. This is our best rate available based on applicant's credit history and all possible discounts. Your actual rate may be higher. There is no limit on the amount by which the annual percentage rate can change during any one-year period. The maximum APR that can apply is 15.0% or the maximum permitted by law, whichever is less. Minimum initial advance of \$5,000 required at closing. Subject to appraisal and title insurance requirements. Offer valid through May 31, 2020.

# University of Nebraska

FEDERAL CREDIT UNION

1720 P Street, Lincoln, NE 68508

### Lincoln

1720 P Street  
301 N 52nd Street

Lobby Hours:

**Closed until further notice**

Drive up:

7:30-5:30 Monday-Friday

### Kearney

208 W. 29th Street, Ste. C

Lobby Hours:

**Closed until further notice**

Drive up:

8:00-5:30 Monday-Friday

## Events & Seminars

### Shred Day

Saturday, May 30

Lincoln East Branch | 9:00 a.m. - 11:00 a.m.

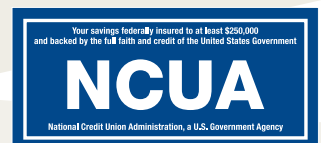
## Closed Holidays

Monday, May 25, 2020

Memorial Day

Saturday, July 4, 2020

Independence Day



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

