



Financial Literacy

In both the mission statement and the vision statement of the credit union we address the importance of financial wellness and education. Understanding basic money management skills, such as living within a budget and handling credit and debt, is very important for everyone. Having little or no knowledge regarding financial management can affect a person in many different aspects of their life.

Inside the newsletter you'll read about a new menu item on our website which provides resources for all ages on the fundamentals of financial management. This is in addition to the many programs the credit union offers, or is involved with, to foster financial intelligence.

Last quarter we offered three seminars. Each of the seminars had 35 participants registered. Our seminars covered ID theft, estate planning and wills. Along with seminars we have representatives from the credit union participating in Wellness on Wheels, student housing events such as "Cold Cash" at University Suites, classroom discussions on credit bureaus & credit scores, and just last month, we had the opportunity to participate in a round table discussion on mortgages as part of the UNL YPN meeting. We want everyone to know our services are available if you need a speaker at your club meeting or even if you have a small group that just has many questions about finances they need answered. Call Dena Noe at 402.472.8782 and she will assist you.

We also want you to know that we understand the day-to-day stress of poor financial habits can be tremendous, and the impact on a person's health can be devastating. Poor money management can damage credit scores, increase the cost of borrowing, insurance rates, renting, obtaining additional credit including buying a house, or even job opportunities.

Sometimes when a person is in financial trouble they are tempted by payday lending or looking at other difficult options to make ends meet. We want you to know the credit union is here and available to help you if you are experiencing financial trouble. One program our members find helpful to stay out of the cycle of payday lending is Courtesy Pay. Courtesy Pay is already part of the service we offer on checking accounts at the credit union. This program allows you to overdraw from your checking account up to \$750 for a fee of \$25 per covered item. There is no interest charged on this service, but you will need to bring your account positive in 30 days. We've found this is a much better option than getting in a cycle of payday lending that could last for months, and cost you thousands. Call us if you have more questions about this service.

Credit Union Closed May 16

The credit union will be closing for
staff training & recognition
Wednesday, May 16.

Please mark your calendars. You will still have
access to your funds through the 45 Free
CO-OP ATMs in Lincoln, through online bank-
ing and our mobile app.

Select Employee Groups Now Welcome at NUFCU

The credit union continues to look for ways to grow. With growth comes the ability to offer more to the membership. In February 2017, the credit union changed its charter from a "single bond" credit union to a "multiple bond" credit union. With this change we are able to invite other businesses to join our charter and offer credit union services to their employees.

"This has been an exciting time at the credit union and we've enjoyed the opportunity to share the credit union movement with more people in Lincoln, Kearney and the state of Nebraska," said Keith Kauffeld, President and CEO.

The program is continuing to grow and so far in 2018 we've added one new business per month. We'd like to take this time to welcome Agent, Three Pillars, Kidwell, Shirts 101, Miller & Associates (Kearney), Legacy Retirement Communities and KSO CPAs & Advisors (Kearney).



Will You Be Ready? Tuesday, May 8

Topics:

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

Presented by: Attorney, Jennifer Tricker

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.

Knowledge is Power

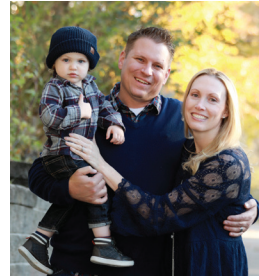
Credit unions are unique because at our core we are advocates for our members. We're more about helping people more than we are about helping profits. We want to protect you and your money from bad actors and bad decisions. We want to guide you in making good decisions. The more you know about money and the world of finance, the better prepared you are to face a world continually reminding you of the dark web, IRS tax scams, skimmers on ATMs and at convenience stores, and the 700+ merchant data breaches last year alone.

The theme of this newsletter is financial education and our hope is you find it helpful in gaining some knowledge or making you feel more confident in matters related to money. Please visit, call, email, chat or write us if you have any questions or concerns about money or your finances. We are your advocate and we will help educate you in any way we can. Our mission is to help you save time and money, and we hope you see us as your trusted ally.

We are fortunate in that we serve a phenomenal membership base—students, faculty, staff and alum of the University of Nebraska. Although we are not tied to the University in any way, your connection to the University allows you to join us and to be a part of our great cooperative movement. We keep growing as you keep spreading the word to your coworkers and your family about the great service and products we offer. We hit or exceeded goals last year in providing low cost loans to members, new accounts, mobile deposits, debit and credit card use, mobile banking, internet banking, instant issue, assistance with automobile purchases, detected and diverted fraud, and many more categories. Credit unions are a growing movement with more people seeing the benefits, and joining every day.

If you have a question about money, about payment systems, about the cooperative nature of our credit union, or how we are different than a bank, please call me at 402-472-6915 or email me at kkauffeld@nufcu.org. I welcome the conversation.

Meet Sabrina Nielsen



Keeping the staff at the credit union and our members informed on fraud and monitoring fraud are two aspects of Sabrina Nielsen's, card service coordinator, job on a daily basis at the credit union.

First thing in the morning, Sabrina is working to help members that have potential fraud on their credit or debit card. "I'm glad I can be there for our members when they have to deal with issues, such as fraud or purchase declines, on their NUFUCU credit or debit cards," said Sabrina. "These can be difficult and challenging situations. I know that I can make a difference and help the credit union and our members by blocking a card to prevent further fraud, and getting a new card in the member's hands quickly."

At the credit union we know that the criminals are becoming very organized, and the stories we're hearing regarding merchant data breaches, skimming devices, phishing attempts, and variants of computer malware, never seem to stop. Sabrina has access to reports and industry information to keep on top of this evolving fraud landscape. Researching information from our card processor, as well as gaining insight from other global sources, Sabrina is able to keep track of potential fraud vulnerabilities, such as gas stations that have had known problems with skimmers and criminals "jackpotting" ATMs. When she finds out that the industry is witnessing these activities, she can set parameters in our system to help members avoid being caught up in the fraud, and offer suggestions to staff about how we can be proactive in helping our members.

Sabrina came to the credit union July 2016. She has 15 years of experience in the financial services industry, but this is the first time she has worked for a credit union. "The credit union is more casual and customer service driven, which makes us more flexible for our members," said Sabrina. "For example, management at the credit union empowers the employee, at their discretion, to reverse a fee if needed. That is a big change from the bank mentality I came from where profit is everything," she added.

Along with her husband, Nate, Sabrina enjoys spending weekends with their two-year-old son, Beckham, and their dogs, or as she affectionately calls them "the girls". She loves to read and watch movies, and is looking forward to taking Beckham to the zoo this summer. "He's at an age where everything is new and is going to be exciting," she said.

The credit union is fortunate to have an employee like Sabrina, with a great depth of knowledge in the field of payment services, and a wonderful ability to empathize with a member's situation.

New Interactive Financial Literacy Site

Visa's award-winning Practical Money Skills program strives to link consumers, educators, financial institutions and governments to the tools and resources they need, helping individuals and communities develop their money management skills.

The site includes fun games for the kids with NFL players and Peter Pig's Money Counter. So, when the kids are home this summer and you hear "Mom, I'm bored" have them sit down at the computer and play some of the games on the site. Not only will it be fun, but it's educational, too.

Do you need to teach a class about money management? If so, this new site has awesome lesson plans starting at pre-K all the way to college. The lessons are print ready pdf files for easy use.

There is so much information Visa has embedded into this site. We invite you to take some time clicking around and post a message to us on Facebook if you find something you like. This is a great opportunity to share and help more people learn about the world of finances.

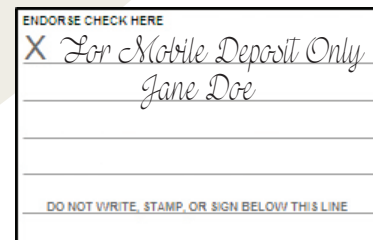
New Check Endorsement Requirements

It is infrequent that the financial industry sees a federal regulation change to check processing, yet we have a change going into effect June 1, 2018.

Beginning on that date, we will be requiring all members that deposit checks through our mobile banking system to write on the back of the check "for mobile deposit only" and then sign the check. With this change members will be protecting the credit union from possible loss due to duplicate check deposits - once through mobile and once in branch.

If you forget to put this in the endorsement area on the mobile deposit check we will send the mobile check back to you with a message "Back Endorsement Incomplete". This

process will begin June 1, but you can start making this change now. If you have questions please call us or check our website for examples.



FREE Shred Day

Saturday, May 19

East Branch | 301 N 52nd St. | 9:00 a.m. - 12:00 p.m.

www.nufcu.org | 402.472.2087 | #gobigcred

University of
Nebraska
FEDERAL CREDIT UNION

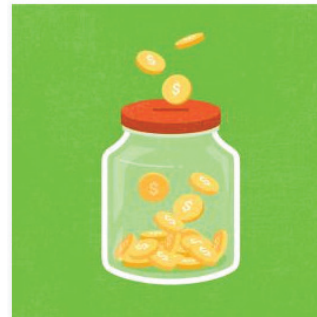
Financial Literacy for Everyone

 Practical
Money Skills

Learn

Teach

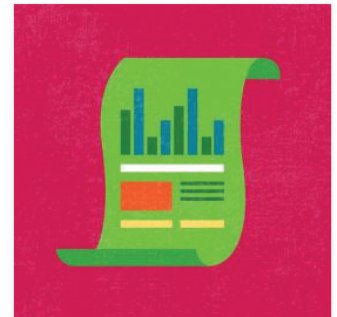
Learn



Learn

Saving Basics

Kickstart your savings with a few basic



Learn

Credit Report

Keeping up with your credit reports is



Dream Big

HELOC PROMOTION

A home equity line of credit (HELOC) can be an easy, affordable way to finance home improvement projects, so go ahead, dream big! Promotional rate good through May 31, 2018.

No Application Fee!
1/2 off Closing Costs!

2.99% APR
Introductory fixed rate
for first 12 months

4.50% APR
Current variable rate
as low as



APR - Annual Percentage Rate. 2.99% fixed APR is the introductory rate for the first 12 months for home equity lines up to \$150,000 with a 80% loan-to-value (LTV). After the introductory period, the rate will adjust to the current variable rate then offered at NUFCU, currently 4.50% APR. The variable rate of 4.50% APR is accurate as of 3/16/2018 and subject to change. 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. NUFCU will pay 1/2 your closing costs up to \$500. Subject to appraisal and title insurance requirements. Closing fees range between \$45.00 and \$500. Membership is required to borrow. Subject to approval. Federally insured by NCUA.

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 68505

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

124 W 46th Street, Ste. 203
Kearney, NE 68847

Lobby Hours:

8:00-5:00 Monday - Friday

Events & Seminars

Will You Be Ready - 12:00 - 1:00 p.m.

Tuesday, May 8

RSVP online at www.nufcu.org or call 402.472.2087

Shred Day

Saturday, May 19

LNK East Branch | 9:00 a.m. - 12:00 noon

LNK Backpack Food Bank Donation Drive

April 2 - May 11

Kearney Jubilee Center Donation Drive

April 2 - May 11

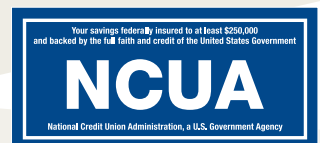
Closed Holidays

Monday, May 28, 2018

Memorial Day

Wednesday, July 4, 2018

Independence Day



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

