

2018, A Record-Setting Year



Our credit union had an exceptional 2018. On a national level, Forbes, partnered with Statista, chose us as 1 of 145 credit unions in the United States (out of 5,806 total credit unions) making their very exclusive, first-ever “Best of Credit Unions” in every state list. Based solely on research and member experience from 25,000+ interviews, we not only scored well enough to make their list, but scored so well we placed in the top 1% of all credit unions and banks both in Nebraska and nationwide! Furthermore, we were 1 of only 3 credit unions nationwide in our asset category to be selected. This extraordinary feat lands squarely on the shoulders of our talented and dedicated staff and we applaud them for this distinguished accomplishment.

In our mission of helping our members save time and money, we set a number of records in 2018 including:

- generating more than \$20,000,000 in new loans to members
- processing 10,332 mobile deposits for members
- providing 1,427 instant issue debit cards and credit cards on the spot for our members
- redeeming 308,346 BigCredRewards points for members
- reducing the amount of fees assessed to members for overdraft/NSF by \$25,197
- increasing dividends paid to members by \$38,497
- reducing already low fraud and fraud losses to an even smaller fraction of peer averages

Not only did we have our best year ever for total loan production, we also set a new record for loans generated for members while at car dealerships (\$4,581,072), saving you time by combining the vehicle purchase with the financing.

Furthermore, loan staff accomplished all of this while maintaining our already high-quality loan portfolio, keeping delinquency and charge-offs far below peer averages.

We also maintained our decades-long streak of exceptional audits and examination results, and compliance with rules and regulations. Achieving and maintaining such high performance with respect to audits, examinations, and the many aspects of compliance is extraordinary in and of itself.

Financially we set records and reached new highs for Net Income (\$658,720), Equity (\$8,946,201), and Non-Interest Income earned from members using our debit cards and credit cards (\$665,185).

We introduced several new products and services including MyCardRules, which allows you to control your card purchases and gives you the ability to turn your debit card and credit card on/off for your security and peace of mind.

Most recently we negotiated a 10-year lease and began the building process for our first full-service location outside of Lincoln—a 2,265 square-foot branch in the heart of Kearney, just blocks from the UNK campus.

We’re also very proud of our immediate past Chairman of the Board, and current Director, Ron Burke, who won Nebraska’s Distinguished Volunteer Award given by the Nebraska Credit Union League. This is a well-deserved award for a credit union champion who volunteers countless hours serving in multiple roles for our credit union.

On behalf of the Board of Directors, staff and other volunteers, we thank all our members for making 2018 a year of records.



FREE Shred Day

Bring your sensitive documents to be shredded.

Saturday, June 1

LNK East Branch | 301 N 52nd St. | 9:00 a.m. - 11:00 a.m.



You can turn on/off your NUFU Card

Most of us have probably experienced this at some point: We put our debit card in our pocket for a quick trip to the store. A few days later, we look in our wallet and notice our debit card is missing. We think to ourselves, I remember doing something with the card and I know I will be able to track it down, but then again, it could be in the hands of a criminal who is buying gift cards at Walmart.

If this happens to you, you don't have to go through the hassle of calling the credit union to set the wheels in motion to issue a new card number. Instead, you can use MyCardRules™ to turn off the card that you have misplaced. Then, once you find the missing card you can turn it back on.

MyCardRules is a mobile app that allows you to monitor ATM, debit and credit card usage, control and detect fraud, and set preferences on how your NUFU card(s) can be used. The power to protect your card is in the palm of your hand.

If the scenario above happens, you will be happy you downloaded the app. But, the product offers so much more including transaction alerts. A member reported, "I was at home watching TV and my phone buzzed. I picked it up and the MyCardRules alert let me know I'd just made a purchase. Obviously I hadn't. I immediately went into the MyCardRules app and turned off all my cards. Fortunately, the NUFU fraud center had been monitoring my card activity and had already blocked my card. But, I have to tell you it felt good to have the control to turn all of my cards off quickly and know that I wasn't at the mercy of this fraudster."

It's important that you know that the on/off feature of MyCardRules is instantaneous. If you have your card(s) set to off and you find yourself in the checkout line at the grocery store, you just get your phone out, go to the MyCardRules app and turn the card back on. Now you can finish your transaction. It's as easy as that.

To learn more visit our website at www.nufcu.org/my-card-rules. There is a demo on the site to provide more information and a step-by-step user guide on how to get started. Take a minute to check out the great features of this product, you'll be glad you did.

Basketball shooting contest at UNK game



Supporting sports team on all campuses is part of showing our community spirit. On March 2, the Loper men's and women's basketball team took on Missouri Southern State at the Health and Sports Center. To add a bit of excitement to half-time, the credit union sponsored a shooting contest. Thank you to all our participants.



Help us feed those most in need

April 1 - May 10

Please consider dropping off your donation at either NUFU Lincoln location during the drive. Monetary donations are welcomed and encouraged.

Lincoln Food Bank Backpack Program

SPRING 2019



Spring Member Appreciation Day

Thursday, April 25

Stop in for Treats

If members were flowers we'd pick you!

If Members Were Flowers, We'd Pick You

Please join us on Thursday, April 25, for our Spring Member Appreciation Day. We'll be serving up treats in our Lincoln branches and our Kearney Loan Center. We appreciate each and every one of our members. Like flowers in a garden, we strive to tend to them with care and sunshine.

Who Would You Pick?

We're also reaching out to our members to help us grow! Do you have friends, relatives, or co-workers who could benefit from membership at NUFUCU? Tell someone you know what you like about NUFUCU and invite them to become a member. Then use the Tell-A-Friend coupon found

in your April statement, pick one up in a branch, or go to <https://nufcu.org/2525-referral> to print one and refer a new member to us. Complete the coupon with your information and the name of the person you are referring. When the person you referred comes in to open a checking account and presents the coupon, we'll deposit \$25 in their new account and deposit \$25 in your account as well!

There's no limit to the number of people you can refer and the thank-you rewards you can receive. Who would you pick to be a member at NUFUCU?

Online Banking (e-Teller) Tips

The credit union has several products that help you save time. One of the most popular is e-Teller. Currently 8,522 members have e-Teller available on their accounts. Our friendly staff hear the questions and wanted to share some product tips.

To protect your information, the e-Teller product will periodically require you to change your password. The new password needs to be at least 8 to 32 characters and include a lowercase character, an uppercase character, a digit and a symbol. Instructions will appear when you go to change your password.

Here are a few helpful tips when you need or want to change your password:

1. There are several browsers you can use online such as Internet Explorer, Google Chrome and Safari. Another browser some people use is Firefox. We are working with our online banking provider, but at this time members cannot change their passwords using Firefox as their browser. If you experience

an issue with changing your password, check to see if you are using Firefox. If you are, please try another browser such as Safari or Google Chrome.

2. Your e-Teller password can't be changed through your mobile app. If you want to use your phone to change your password, open up a browser and go to www.nufcu.org and update your information under "Access Your Accounts".

3. If you forgot your password, use an accepted browser to access our website. Enter in your account number or user ID under "Access Your Accounts" and select "login". You will be taken to a page that has a link to "forgot your password?" Click on this link and you will receive an email with a temporary password. Once you enter your temporary password, e-Teller will direct you to choose your own password and you will be on your way.

We hope this has given you some helpful tips, but if you have more questions call us at 402.472.2087.

www.nufcu.org | 402.472.2087 | #gobigcred

THAT'S LOW

HELOC Rates Lower Than a Bad Ump's Strike Zone

A home equity line of credit (HELOC) is an easy, affordable way to finance home improvements and more. Don't strike out, apply today. Introductory rate good through May 31!

- No Application Fee
- 1/2 off Closing Costs

Introductory fixed rate for first 12 months

2.99% APR

Current variable rate as low as

5.50% APR



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 an 80% loan-to-value (LTV). After the introductory period, the rate will adjust to the current variable rate then offered at NUFUCU, currently as low as 5.50% APR. The variable rate of 5.50% APR is accurate as of 3/1/2019 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. Minimum initial advance of \$5,000 required at closing. Introductory offer does not apply to refinance of an existing NUFUCU loan. NUFUCU will pay 1/2 your closing costs up to \$500. Subject to appraisal and title insurance requirements. Closing fees range between \$45 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 68504

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

Member Appreciation Day

Thursday, April 25

Shred Day

Saturday, June 1
Lincoln East Branch | 9:00 a.m. - 11:00 a.m.

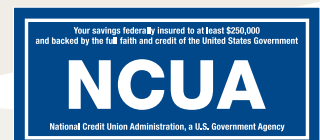
LNK Backpack Food Bank Donation Drive

April 1 - May 10

Closed Holidays

Monday, May 27, 2019
Memorial Day

Thursday, July 4, 2019
Independence Day



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

