

NUFCU named a Best Credit Union in Nebraska by Forbes

In their first-ever ranking of “Best-In-State Banks and Credit Unions,” your credit union was ranked among the best credit unions in Nebraska - scoring above all the banks in Nebraska!

Forbes 2018

**BEST-IN-STATE
CREDIT UNIONS**

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On June 28, 2018 *Forbes* posted an article online entitled “The Best Banks And Credit Unions in Every State.” The University of Nebraska Federal Credit Union is proud to have made the list as one of the top credit unions in Nebraska.

With the understanding that the number of banks and credit unions has decreased by a total of 70% in the last 35 years, *Forbes* partnered with market research firm *Statista*. This partnership produced the first-ever look at the Best-In-State Banks and Credit Unions.

The unique feature of this research is that instead of gauging the Balance Sheets and Profit and Loss statements of financial institutions, which *Forbes* does on a regular basis, *Statista* surveyed more than 25,000 customers in the U.S. for their opinions on their current and former banking relationships. Banks and credit unions were rated on overall recommendation (30%) and satisfaction (30%), as well as five subdimensions (trust, terms and conditions, branch services, digital services and financial advice.)

When the research was completed only 2.4% of U.S. financial institutions made the final cut. And credit unions outscored banks with an average score of 80 versus 75.2 for banks. As a credit union we scored 86.52! “This list really sets us apart from other financial institu-

tions in our market because it is based on our membership answering a survey that took eight-to-ten minutes to complete,” said Keith Kauffeld, president/CEO. “And to make the list we had to have at least 40 evaluations from our members and we had to score 70 points or higher to be considered.”

In Nebraska only three credit unions and three banks made the *Forbes* list. “Consumers are opening their eyes to credit unions in Nebraska and nationwide,” said Scott Sullivan, president/CEO of the Nebraska Credit Union League. “The credit union structure being not-for-profit and owned by their members appeals to consumers across Nebraska and it shows in the results of the *Forbes* survey as well as in credit union membership growth in Nebraska which has increased by 9% over the last five years,” said Sullivan.

Kauffeld credits the credit union staff for achieving high marks on the survey. “Our mission is to save our members’ time and money.” “We are honored *Forbes* recognized us as one of the top credit unions in Nebraska and in the country, and I credit our wonderful and dedicated staff for always putting the member first.”

To read the *Forbes* article visit our website at www.nufcu.org.

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.

Forbes Best of Credit Unions in Nebraska

It is an honor being selected by Forbes/Statista as one of the Best Credit Unions in Nebraska. Their ranking is based on research gathered from more than 25,000 people who were surveyed on questions ranging from trust, to delivering on promises, to transparency of fees. The research also gathered opinions from the respondents about employees being friendly, empathetic, and ultimately if the respondent would recommend the financial institution to others.

Though our credit union was one of the smallest institutions in asset size on the Forbes/Statista list, our score of 86.52 **outranked every bank in Nebraska and placed us in the top 1% of all banks and credit unions in the nation!** This ranking is a testament to our amazing staff, to all our volunteers, and to our business model of always seeking ways to help our members save time and money.

On behalf of our entire team, thank you for giving us these high scores. It validates you trust us, and it wholeheartedly reaffirms our commitment to always placing your interests first. If you have any questions about the credit union or about the Forbes/Statista research and results, please call me at 402-472-6915 or email me at kkauffeld@nufcu.org. I welcome the conversation.

Meet Julie Manes



"Knowing that NUFCU has their members' best interests in mind makes it easy to be enthusiastic about my new role as Membership Development Coordinator," said Julie Manes as she recently finished her first month of employment with the credit union. "My

job, as part of the marketing team, is to encourage credit union membership by promoting our financial products and services. When you know your members can count on the credit union for sound advice and access to accounts and services that are designed to help them achieve their goals, you feel good about sharing the word about NUFCU."

When Julie isn't in her office helping create marketing materials or making calls to welcome new members, you'll find her out and about on campus and in the community. She might be playing corn hole with new graduate students, explaining credit union benefits to new employees, helping employees with financial wellness at a Select Employer Group wellness fair or serving hot dogs at a member appreciation event.

Julie is a Nebraska native, who grew up in Southeast Nebraska before moving to Lincoln. She has worked in financial services marketing or higher education support roles her entire adult life. She and Brad, her husband of 25 years, have a daughter, Paige, who is a former NUFCU employee. They also have a very spoiled little dog named Benny.

Julie also volunteers her time working with high school foreign exchange students from around the world.

Will You Be Ready? - Seminar

When: Thursday, November 8

Time: 6:00 - 7:30 p.m.

Where: UNL's East Campus - Recreation & Wellness Center

In addition to learning about Wills, the class will be cooking up a traditional holiday treat with a healthy twist. Dinner will be provided. Register at www.nufcu.org or call 402.472.2087. Our seminar speaker is Jennifer Tricker, Attorney at Law. Dinner will be served as well as the treat.

Change in Fee Schedule - effective December 1

For the first time since 2013, the credit union is making some adjustments to our fee schedule. The changes will be effective December 1, 2018. Below are the fees that are new or were adjusted. For a full list of our fees please visit www.nufcu.org/fee-schedule.

Card Replacement (1 free per calendar year)	\$10.00
Wire Transfer (Domestic)	\$20.00
Wire Transfer (International)	\$60.00
Cashier's Check	\$3.00
Money Order	\$2.00
Statement Copy	\$3.00
Returned Mail Fee	\$5.00
Visa Gift Card	\$3.00
Legal Processing Fee	\$30.00

Bill Pay Saves You More Than the Cost of Stamps

The credit union has been providing free bill pay for many years, yet there are still questions about how the product functions. Our friendly call center representatives hear the questions and wanted to share a couple of product tips.

If you haven't used the credit union's bill pay product the best place to start is to view our demo. You can get to the demo on our website under the menu item "electronic services." The video is easy to understand and is a great resource as you set up your bills.

In addition to paying a bill, this service allows transfers to other financial institutions and person-to-person payments. Person-to-person payments are great when you need to reimburse a family member or even a friend.

It is important to note that you need to have a checking account at the credit union to use bill pay, as well as be enrolled in e-Teller our online banking program. If you don't use bill pay for 90 days the service will be disabled.

Limits have been placed on payment amounts depending on if you are paying a bill to a company or a person and when transferring money. These limits are both for your protection and that of the credit union. To learn more about these limits visit our website and click on "electronic services".

Take time to check out this convenient service that saves you money on stamps, and checks as well as saves you time. And remember it's all FREE.



NUFCU enjoys UNK Blue & Gold Showcase

A fun day was had at the UNK Blue & Gold Showcase on Friday, August 17. Cheryl Montgomery, Kearney branch manager; Peggy Mak, Kearney member service officer; and Dena Noe, VP of marketing & communications; helped hundreds of students spin the wheel for a chance to win fun prizes.

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 13 thru December 7.

Letters from Santa

Treat your little loved ones to a personalized letter from Santa. Beginning on October 8, 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/santa-letters. Completed letter request forms need to be turned in by November 15.

SAVE: No Closing-Cost Home Loan Refinance

Take advantage of our no-points, no-closing-costs* special offer with low rates to help you save money and reach your goals sooner.

Visit nufcu.org to learn more or call us at 402.472.2078 and ask to talk to a loan officer.

*Member pays no out-of-pocket costs. Loan subject to credit approval. \$50,000 minimum in new money to qualify for this promotion. Membership requirements apply. Property insurance is required. Offer valid September 1 - October 31, 2018.



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

Demystifying Social Security Seminar - Lunch & Learn

Wednesday, October 24 | Noon - 1:00 p.m. | Dwtwn LNK
Register today at www.nufcu.org

International Credit Union Day

Thursday, October 18 | 3:00 - 5:00 p.m.
Treats at NUFCU - all locations

Will You Be Ready? - Wills Seminar

Thursday, November 8 | 6:00 - 7:30 p.m.
Make a healthy holiday treat while learning all about Wills at the Wellness Kitchen at Campus Rec - 1717 N 35th St.
Register today at www.nufcu.org



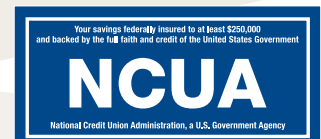
Closed Holidays

Monday, October 8, 2018
Columbus Day

Monday, November 12, 2018
Veterans Day (observed)

Tuesday, December 25, 2018
Christmas Day

Tuesday, January 1, 2019
New Year's Day



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

