

GO BIG

CRED™



## Big CRED Rewards Now Available!

You can now get your Big CRED Rewards card at the credit union. We have over 20 members using the card and enjoying the points. In fact, we already have members redeeming their points at the [bigcredrewards.org](http://bigcredrewards.org) website.

### You'll Love This Card

We think members are going to love the Big CRED Rewards card because it offers options. You can redeem your points for cash back, gift cards, merchandise and travel. It's all available to you. You decide at our [bigcredrewards.org](http://bigcredrewards.org) website how you are going to use the points you've earned.

### Switching is Easy

If you already have a credit card at the credit union you can switch by visiting a branch, calling us, or going to [www.nufcu.org/i-want-rewards](http://www.nufcu.org/i-want-rewards). Online you can complete our upgrade form and start earning points every time you make a purchase.

### Introducing...



Big CRED Rewards is a simple, easy-to-use program that rewards you with points each time you use your NUFU Visa® credit card. From groceries to fuel to utility bills, your everyday purchases will really pay off.

[bigcredrewards.org](http://bigcredrewards.org)



### Earn Bonus Points

Shop over 3,000 merchants at our online mall, Ampré Online, and be rewarded even more. You'll earn bonus points on all purchases using your rewards card.

Shop our exclusive network of Ampré card-linked offers and earn bonus points just for using your card at participating local and national merchants.

### LUNCH 'N LEARN

We had such an overwhelming response to our seminars in 2017 that we've laid out a schedule for the 2018 spring semester. Below

are the dates and times. All seminars are at the downtown Lincoln location and will begin at noon. Lunch will be provided. Please rsvp, as space is limited, by calling 402.472.2087 or visiting us online at [www.nufcu.org](http://www.nufcu.org).

### ID Theft - Wed., February 7

UNL Police Sergeant Dave Dibelka and the credit union will present on:

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

### Retire Wisely - Wed., February 28

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? - Wed., April 4

Attorney, Jennifer Tricker, will cover:

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

## Scholarship Contest

Lincoln area credit unions are sponsoring a scholarship contest. Applicants have an opportunity to earn scholarships of \$1,500, \$1,000, or \$500.

For complete rules, call 402.472.2087, visit our website at [nufcu.org](http://nufcu.org), or stop by our Lincoln or Kearney branch locations to pick up the scholarship guidelines. Entry deadline is March 9, 2018.

## 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.*

### Thank You for Our Best Year Yet

Thank you to our members, our staff, our Board of Directors, and the many others on various committees all dedicated to this exceptional credit union.

We recently ended one of the most successful years in our credit union's 79-year history—we opened a new lending center in Kearney, we expanded our field of membership to include all University alumni, and we introduced Big Cred Rewards. We grew members, loans, and deposits in a balanced way resulting in excellent net income and net worth, while maintaining the highest quality loan portfolio in the industry. Our system uptime and other performance-related metrics were also at all-time highs. These results are built on a decades-long history of doing things the right way. Our approach is more about helping members than helping the bottom line. Maintaining this perspective as a guiding force in all we do is resulting in more members bringing us more of their business as we actively look for ways to save them time and money. And we're dedicated to taking the credit union to an even higher level in 2018.

We have numerous initiatives outlined for the year. Some are behind the scenes such as improving system reliability and performance, while others will be more apparent. For instance, three initiatives planned are: giving you the ability to turn your debit and credit cards on or off, giving you the ability to see your credit score online, and giving you the ability to monitor your credit. We'll also fully roll out Big Cred Rewards early in the year, and we'll look for ways to make our presence in Kearney, Nebraska even stronger.

I encourage you to join us as we celebrate our credit union's 80th anniversary at our Annual Meeting in Lincoln on April 4th. We'll reflect on a successful 2017, and provide more details about the plans for our future. Please call me at 402-472-6915 or email me at [kkauffeld@nufcu.org](mailto:kkauffeld@nufcu.org) if you'd like to discuss anything related to the credit union. I welcome the conversation.

## UNIVERSITY OF NEBRASKA FEDERAL CREDIT UNION BOARD ELECTION INFORMATION

# 80<sup>th</sup> ANNUAL MEETING

*The University of Nebraska Federal Credit Union cordially invites you to attend our 80th Annual Meeting. The Annual Meeting is set for Wednesday, April 4, 2018 at 6:00 p.m. at the UNL Willa Cather Dining Complex located at 530 N. 17th Street. The evening includes a nice buffet dinner followed by a business meeting and chances to win prizes. There is no cost to attend the Annual Meeting. The elected members to the Board of Directors will be introduced after the meeting. Reservations are appreciated and can be made by calling 402.472.2087 or by going online at [nufcu.org](http://nufcu.org). Reservation deadline is Wednesday, March 28, 2018.*

### Election procedures are as follows

The nominations committee has submitted a list of four candidates. We have four positions open on the Board and four candidates, therefore, the credit union will not be holding an election by ballot this year. Additionally, the credit union will not accept nominations from the floor at the Annual Meeting.

Additional nominations for vacancies on the Board of Directors may be made by petition signed by one percent of the credit union members. Nominees by petition must submit a statement of qualifications and biographical data with their petition, as well as a signed certificate stating they are agreeable to the nomination and will serve if elected to the office. The closing date for receiving nominations by petition is February 1, 2018.

### Nominating committee submits list of four candidates

Elly Hardekopf, Jan Wassenberg, Allen Specht and Diane Wasser were appointed to serve on the nominating committee for the credit union. Together, they have submitted for consideration the names of four candidates for the four open positions on the Board of Directors.

These candidates have provided their qualifications and reasons they desire to serve on the Board of Directors for the credit union. Biographical information about this year's candidates are included.

### Candidate bio information

Please take a moment to review the important information about our four candidates for the University of Nebraska Federal Credit Union Board of Directors.

# Candidates For Board of Directors

## Rick Haugerud

Assistant Vice President/IT Security  
Information Technology Services - UNL  
M.B.A - UNL  
B.S. in Business Administration - UNL  
NUFCU Board Member



As a 27 year member of the University of Nebraska Federal Credit Union, I am a huge believer in the benefits that membership can bring to faculty, staff, students and alumni. The background I will bring to the Board is in budget management, strategic planning and marketing.

I support the efforts of non-profits through my involvement in the University Sertoma Club, Missouri Valley Communications Association, and Lincoln Dodgers Baseball. I think if you truly support the work of a non-profit and participate in it, then you should give back by volunteering to help the non-profit further its mission.

I would be honored to have the opportunity to continue to serve on the Board and help bring further growth and success to your credit union.

## Chris Kabourek

Asst. Vice President/Director of Budgeting & Planning - NU  
M.B.A - UNL  
B.S. Business Administration - NWU  
NUFCU Board Vice Chair  
NUFCU ALCO Committee Member



I have been an employee of the university since 1997 and have a background in strategic planning and experience with complex budgeting, financial and institutional data systems. I strongly believe in the nonprofit, service-oriented philosophy of our credit union and want to put the experience I have to work for the talented and dedicated credit union staff and loyal members.

The credit union has been my family's primary financial institution for over 20 years. I took great pleasure in serving on the Credit Union's Board from 2006-2012, and again since 2014. It has been gratifying to watch our credit union experience significant growth and momentum during that time, highlighted by the move to our new facility. I would be honored to continue to serve on the Board to help the Board and Management team think about strategies that will help continue our positive trajectory and strengthen our position in the marketplace for the future.

## Kim Phelps

Associate Vice Chancellor  
UNL Business & Finance  
B.S. Math Education - UNL | M.A. Accounting - UNL  
PhD. Education Administration - UNL  
Past NUFCU Board Member (2007 - 2013)  
NUFCU ALCO Committee Member



As a member of the credit union since 1984 and having served on the credit union's Assets & Liabilities Committee since 2013, I have an understanding of the complex nature of the credit union.

I am pursuing a seat on the credit union Board because I believe in the mission of credit unions, and have great respect for all organizations seeking to improve the financial literacy of its members. The University's credit union offers members a full service financial partner, and emphasizes responsible money management.

It would be my privilege to again serve on the University of Nebraska Federal Credit Union Board of Directors.

## Ellen Weissinger

Emeritus Professor of Education and Human Sciences  
Emeritus Senior Vice Chancellor  
B.S.Ed., UNL  
M.A., Iowa  
Ph.D., Maryland



Since joining the credit union during my first week of employment in 1986, I've been a devoted member. I'm sure my story about the credit union is not unique – the staff and leadership have always been there when I needed them most. It has been an honor to serve our credit union as a member of the Board of Directors and I would be excited to continue our work together. After 31 years at UNL, I retired in June and I would be delighted to represent our many retired credit union members. I will bring to the Board a background in budgeting, financial operations, strategic planning and goal setting. Keith, the senior leadership, and the entire staff, have our credit union poised to offer new kinds of service and value to our membership in the years ahead. I would consider it a great privilege to continue to serve you on the Board for another term.

NEW  
VENUE!

# WE'VE TOTALLY HIT 80 YEARS AT THE UNIVERSITY OF NEBRASKA FEDERAL CREDIT UNION

## Come celebrate at our 80th Annual Meeting

Wednesday, April 4, 2018 • Willa Cather Dining Complex •  
530 N. 17th Street • 6:00 pm - 8:00 pm

Reserve your spot by calling 402.472.2087 or online at [nufcu.org](http://nufcu.org).

Reservation deadline is Wednesday, March 28. Parking will be available at the garage on 17th & R.  
Request a parking pass at the time of reservation.

**80's attire welcome, but not required.**

## 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

### Three Seminars - 12:00 - 1:00

See advertisement - RSVP to 402.472.2087 or online at  
[www.nufcu.org](http://www.nufcu.org)

### Charity Drive for the Capital Humane Society

January 15 - February 28, 2018

Visit [www.nufcu.org](http://www.nufcu.org)

### Credit Union Scholarship Contest Deadline

Deadline, March 9, 2018

Visit [nufcu.org](http://nufcu.org) for details



## Closed Holidays

Monday, January 15, 2018  
Martin Luther King, Jr. Day

Monday, February 19, 2018  
President's Day



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

