



OPEN YOUR EYES TO A CREDIT UNION

Thank you members for supporting your credit union

Dealing with COVID-19 has been difficult for many and we wanted to take this opportunity to say thank you to all of our members for their patience and consideration. Having to close our lobbies was not an easy decision. The lifeblood of our organization is all of you we serve and we want to see and hear from you.

Closing our lobbies and adjusting our Saturday hours gave us the ability to implement a staggered staff schedule to help with social distancing as well as assuring we would always have a team ready to serve you. Thank you for allowing us to take the steps necessary to keep our staff healthy.

Many of you have switched your banking habits and are using our online services to manage your finances. We are grateful those services are available and that we have drive thrus that helped us transition. As we

look into an uncertain situation this fall, please continue to communicate with our team. We are here to help - that's what neighbors helping neighbors is all about.

Thank you to members who helped us give Sue Givens, East Branch Manager and Member Service Officer, a grand send off to retirement. She was surprised by all the wonderful notes, emails and the drive by party. We all wish her well.



President and CEO Keith Kauffeld presents Sue Givens, East Branch Manager and Member Service Officer for NUFCU since 1997, a retirement gift from the credit union.

University of Nebraska FCU Annual Meeting

Due to COVID-19 the credit union's annual meeting was moved to Zoom. We appreciate that our membership supported this adjustment. The annual meeting took place on Friday, April 24. Along with NUFCU members we had the members of the NUFCU Board of Directors, Supervisory Committee and NUFCU staff members in attendance.

President & CEO Keith Kauffeld gave a state of the credit union address stressing that your credit union is strong and stable and will be here for you during this unusual time. In addition, Kauffeld thanked Rick Haugerud and Chris Kabourek for their six years of service on the Board. Both Board members were instrumental in the growth of the credit union and will be greatly missed.

Rick Haugerud, Board nominations committee chair, introduced the credit union's newest Board members which included John Kalu Osiri and Andrea Childress. Kalu Osiri is the Director of International Business Management at UNL as well as serving as a Faculty Fellow for Dougherty Water for Food Global Institute.

Childress is the first Board member representing Kearney, where she works at UNK as the Chief Information Officer and is Assistant Vice President of Information Technology for the University of Nebraska.

Kauffeld expressed his appreciation to the credit union membership for a successful 2019 and looks forward to seeing everyone in person for the 2021 Annual Meeting.

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 moving to a virtual world

A special note of "Thanks" to you, our members who have not only gracefully accepted change, but who are turning to us now more than ever. When we closed our lobbies per CDC and local guidelines, you responded by kindly extending your best wishes to our staff for their health and safety. Truly you are Nebraska Nice. And as of this article and others in the newsletter report, you adjusted to the new normal by reaching out to us like never before.

This past quarter we've seen your use of 'mobile deposit' reach new heights taking advantage of this technology allowing you to deposit checks to your account from any smart device 24/7.

We've seen massive jumps in the use of DocuSign allowing you to close loans from the privacy and comfort of your own home or office, or virtually anywhere. We lowered interest rates, put together great promotions, and you responded by setting a new record for loan closings, nearly all done via DocuSign, in a single month—\$3,451,983 in the month of May.

Reducing the chance of your personal information landing in someone else's mailbox, and reducing the amount of printed material, we had 99 members opt-in for e-Statements in April—a new monthly record.

And even though we've temporarily made our Lunch 'N Learn seminar series Zoom-only, we're still seeing a record number of registrations as you come to us seeking sound financial counseling and ways to protect you from bad actors in the world.

Our mission is to improve the financial lives of our members by helping them save time and money. Please call us if you have any thoughts or questions as a few minutes of your time might be worth hundreds or thousands of dollars. If you'd like to talk with me, please call me at 402-472-6915 or email me at kkauffeld@nufcu.org. I welcome the conversation.

New East Branch Manager - Jake Johnson



Jake Johnson has been promoted to branch manager of our Lincoln East branch. He will be responsible for the daily operations, loan servicing and membership development for the East branch and will work closely with University of Nebraska FCU members to effectively serve their wide variety of lending needs.

A Franklin, Neb. native, Johnson is a graduate of the University of Nebraska-Lincoln with a degree in business administration. Prior to coming to the credit union, Jake worked briefly in the insurance industry and at another local financial institution. He has worked at the credit union since January of 2014 and has been instrumental in the growth and expansion of the credit union. "Finding just the right person to replace Sue Givens, the retiring branch manager at our East branch, was very important" said President and CEO Keith Kauffeld. "Jake is a perfect fit to provide the service our members expect."

While serving as a member service officer at the credit union for the past six years, Jake has also served on the Board for the Lincoln Chapter of the Nebraska Credit Union League. In his role with the League, Johnson helped plan fundraising events for the Children's Miracle Network and other local charities as well as helped develop a speaker series to continue to bring professional development opportunities to the employees of all the credit unions in Lincoln.

Jake is married to Rachele and they have a beautiful daughter named Nora. Rachele is also from Franklin, Neb. and is a teacher with Lincoln Public Schools.

Shred Day Breaks Records

After the Health Directives were relaxed in Lincoln to allow restaurants to open up for dine-in services, we contacted Shredding Solutions to see if we could continue with our plan to have shred day on May 30. Shredding Solutions had cancelled all shredding events, but also thought we could safely provide the service to our members. We are very grateful for Shredding Solutions for taking this step with us.

On a very rainy day, two NUFCU staff members and one NUFCU Board member set out for a great day of shredding. Soon it was apparent this was not going to be your typical shred day. At the height of the day the line of cars stretched north on 52nd street and around the corner on to R street past the Office Depot. By the time we finished we had two wonderful NUFCU employees show up as well as a helpful employee's husband. The record number for shredding was in 2014 with 9,640 pounds. This year 24,185 pounds of shred was processed. Wow!

A big thank you to Elly Hardekopf, NUFCU Board member, and staff members Sam Cressler, Julie Manes, Dena Noe, and Mary Mendoza for all their hard work. Also thank you to Clay Cressler, UNL Assistant Professor School of Biological Sciences, for stopping in and lending a very strong hand.

ID Theft - Be on the watch

The credit union receives reports on a daily basis about the most recent scams and fraud attempts taking place across the nation and right here in Nebraska.

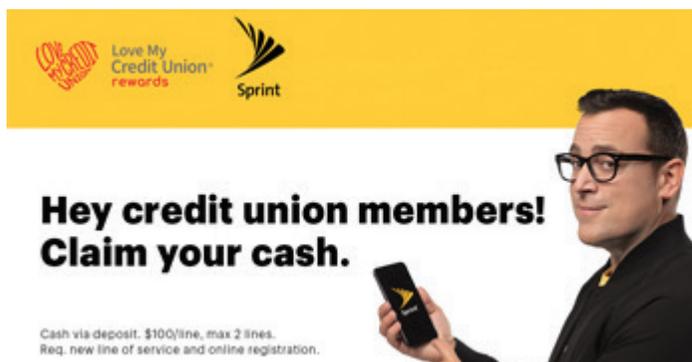
One of the scams that hit a few members and others in Lincoln was a scam using the name of Publishers Clearing House (PCH). In the scam the victim receives a phone call about winning the cash prize from PCH. But to collect your prize, they say, you need to send money to pay for fees and taxes. Typically you'll be asked to send money by Western Union or MoneyGram, or by getting a reloadable card or gift card.

PCH states that winners are notified live and in person. If the prize is smaller, you will receive an overnight express notification by mail. There are never any strings attached to winning a PCH prize. They don't ask for a bank account number. There is no processing fee or charge to the winners. If you receive a call about a PCH prize, please don't share your personal or bank information.

Be on the look out for COVID-19 related scams:

- Fraudulent offers to sell respiratory masks or other medical devices.
- Be aware of unsolicited requests for your Medicare information, even if they are accompanied by offers for "free" COVID-19 tests or supplies, or an email or call by someone claiming to be a representative of Medicare.
- Be wary of calls claiming you received an overpayment of the stimulus money and demanding a "refund" of the difference.
- Law enforcement has seen an increase in social media scams and telephone calls fraudulently seeking donations for illegitimate or non-existent charitable organizations requesting you to enter your bank account information. It could be an attempt to infect your computer with malicious software that could steal your personal information.

If you think you are a victim of a scam or attempted fraud involving COVID-19, you can report it without leaving your home by calling the Department of Justice's National Center for Disaster Fraud Hotline at 866-720-5721 or submit the NCDF Web Complaint Form at www.justice.gov/disaster-fraud/ncdf-disaster-complaint-form.



Love My Credit Union rewards
Sprint

**Hey credit union members!
Claim your cash.**

Cash via deposit. \$100/line, max 2 lines.
Req. new line of service and online registration.



Below is the schedule for our fall Lunch & Learn series. All seminars will take place on Zoom and start at 12:00 noon. Please rsvp by calling 402-472-2087 or online at nufcu.org/seminars. The link for the Zoom presentation will be emailed after registration.

Retire Wisely - September 23

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

ID Theft - October 6

UNL Police Officer Darrin Little and the credit union will present on:

- Fraud vs. ID Theft
- COVID-19 Scams
- ID Theft Tips

Will You Be Ready? - October 21

Attorney Jennifer Tricker will cover:

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

How Do I Pay for College? - October 29

Treve Florum, EducationQuest, Director of Outreach will cover:

- The FSA ID - Federal Student Aid Identification - a user name and password that each student and one parent must have to complete the FAFSA form.
- The cost of college
- Types of financial aid
- How colleges award financial aid
- Free services available from EducationQuest Foundation

THAT'S LOW!

But not as low as the loan rates at NUFCU.

If your car is flashing you warning signs, maybe its time for an upgrade. With low rates and no payments for three months this may be a great time to heed the warnings and buy a new car. It's easy to apply online at www.nufcu.org/thats-low or over the phone at 402.472.2087 in Lincoln or 308.708.2777 in Kearney.

- First payment deferred for 90 days¹
- Rates as low as 2.49% APR² (36-months)
- No application fee
- Convenient Online Auto Buying Resources



¹Interest accrues from the date the loan is funded. ²Rate is for a 36-month term on a new or used car, van, camper or truck. Other terms available at www.nufcu.org/loan-rates. The monthly payment is approximately \$42.44 for each \$1,000 borrowed. Your actual rate may be higher. Some restrictions may apply. Rate is as of June 1, 2020, and is subject to change. (APR = Annual Percentage Rate). Federally insured by NCUA.

University of Nebraska FEDERAL CREDIT UNION

1720 P Street, Lincoln, NE 68508

Lincoln

1720 P Street
301 N 52nd Street

Please check nufcu.org for current lobby and drive thru hours due to COVID-19.

Kearney

208 W. 29th Street, Ste. C

Please check nufcu.org for current lobby and drive thru hours due to COVID-19.

Events & Seminars

Retire Wisely Seminar - through Zoom

Wednesday, September 23 | 12:00 noon - 1:00 p.m.
Zoom invite will be emailed to all who register

ID Theft Seminar - through Zoom

Tuesday, October 6 | 12:00 noon - 1:00 p.m.
Zoom invite will be emailed to all who register

Will You Be Ready - Wills Seminar - through Zoom

Wednesday, October 21 | 12:00 noon - 1:00 p.m.
Zoom invite will be emailed to all who register

How Do I Pay for College? - through Zoom

Thursday, October 29 | 12:00 noon - 1:00 p.m.
Zoom invite will be emailed to all who register

Closed Holidays

Saturday, July 4, 2020
Independence Day

Monday, September 7, 2020
Labor Day

Monday, October 12, 2020
Columbus Day



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

