

### Elly Hardekopf Named Volunteer of the Year

The Volunteer Distinguished Service Award is the highest individual honor that can be bestowed upon the credit union volunteer in Nebraska. By its very nature, the credit union movement is made up of people willing to give a little extra and do a little more. It is for these volunteers that the Nebraska Credit Union League will recognize one person with this prestigious award at the annual meeting.



On June 16, Elly Hardekopf, former University of Nebraska Federal Credit Union Board Member, was awarded this prestigious honor. Hardekopf served on the NUFCU Board of Directors for six years and is currently a member of the credit union's Educational Services Committee.

Hardekopf was nominated for this award because she exemplifies the philosophy credit unions hold dear "people helping people". As the credit union worked to make the necessary

adjustments to business due to COVID-19, Hardekopf was the first to ask during the Board meetings about how employees were holding up due to the changes. Because of her background in human resources she has always been the voice of the employee during Board meetings. In addition to her concern for the credit union staff, she extended her caring and empathy to the membership. She fully supported our deferment plan for members who

might be impacted by the pandemic. She wanted the credit union to be there to support the needs of the membership during this difficult time.

What sets Hardekopf apart from other volunteers at the credit union, is her commitment to giving back to the community. Each year Hardekopf stocks up on items to give to the credit union's annual Star City Stocking Stuffers that benefits the Community Action Program. In addition to her own giving she advertises the event at work and the employees at Molex give as well. Her dedication to this drive has really helped a lot of kids in Lincoln enjoy their Christmas.

Not only does Hardekopf give of her treasure to help those in need, she also gives of her time to the credit union. In 2020, with the uncertainty of the pandemic, credit union management made the decision to hold our annual shred day. We didn't really know what to expect since people were

locked down at that time. Hardekopf said she had some items that she needed to shred, so she volunteered to come help us.

We started that rainy day out with just two NUFCU staff members and Hardekopf. It was soon apparent this was not going to be your typical shred day. In 2014, which was our past shredding record we came in at 9,640 pounds. In 2020 we shredded 24,185 pounds. And through it all Hardekopf was there right beside us sweating it out.

Congratulations Elly Hardekopf on a much deserved award for your continued commitment to the credit union.



## 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.

### Sieze the Day

Nearly everyone has received some unexpected money in the last year. The largest government stimulus in our nation's history, or skipping a vacation last year, or not attending sporting events and concerts may have you positioned with a larger savings account balance than you once thought possible. Or maybe you saved it on your own not knowing what the future would look like. Seize this unprecedented moment and consider how it might help you in the future.

For those who wish to establish or re-establish a credit history but don't know where to start, consider a shared secured loan to build your credit. Request a low limit of \$500 or \$1,000 for a short period of time, say one year, using your own shares to secure the loan. At the end of the year you will have paid very little in interest but will have established a line item on your credit report. It shows to lenders that you know how to manage debt, important for borrowing larger amounts later.

For those who are thinking about purchasing a home, let the larger-than-expected balance in your savings account be the spark to get you in the habit of saving for a down payment. If you take 5% or 10% of everything you earn placing it into savings and getting used to living without it, you will have established a habit of saving-one of the most important habits for the financially successful, and a key to unlocking the dream of home ownership. If owning a home someday is a dream, call or visit us and we'll help guide you on that path—whether establishing your credit or saving for a down payment, we're here to help you.

Our mission is to improve the financial lives of our members by helping you 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.

# Meet Mark Priess - Director of Consumer Lending



We are excited to announce the credit union has hired Mark Priess as the Director of Consumer Lending. Mark will have his office at our Downtown Branch.

Mark is responsible for directing and coordinating all aspects of consumer lending. He will direct sales activities to meet credit

union goals and objectives. He will also assist in administering the collections, indirect and mortgage lending programs. He has more than 29 years of experience at CEFCU a \$7.7 billion credit union headquartered in Illinois.

"The experience and solid lending background Mark brings to this position are tremendous assets, and we are pleased to have his leadership and expertise at the University of Nebraska FCU," said President and Chief Executive Officer Keith Kauffeld. "Mark is a perfect fit to build upon our strong commitment to our members and their lending needs."

A Nebraska native, Mark is returning to his roots along with his wife Shawn and his twin daughters Addison and Macy. Both Addison and Macy will be freshmen at the University of Nebraska-Lincoln this fall.

While living in Peoria he gave presentations to new homeowners through the Peoria Habitat for Humanity. He also assisted with home repairs through a non-profit organization called "Christmas in April".

Now that our lobby doors are open to the public, stop by and take a minute to meet our newest employee Mark Priess.





Below is the schedule for our fall Lunch & Learn series. All seminars will take place at the Downtown Lincoln location and start at 12:00 noon. Lunch will be provided for those attending in person. We will also have Zoom available for those who wish to attend virtually. Please rsvp by calling 402-472-2087 or online at nufcu.org/seminars. The link for the Zoom presentation will be emailed a week before the seminar.

#### **Retire Wisely - October 6**

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

#### How Do I Pay for College? - October 21

Treve Florom, 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

#### Will You Be Ready? - October 26

Attorney Jennifer Tricker will cover:

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

#### **Demystifying Social Security - November 3**

A financial planner will cover these topics:

- When should you file?
- Social Security strategies
- Are there income taxes on my Social Security?

## Mary Mendoza Now at East Branch



In the fall of 2020, long-time employee Mary Mendoza was promoted to a member service officer and was located in our Downtown Branch.

As the lending needs of our members continue to grow it is clear that we need additional help at our

East Branch and Mary was a great fit.

As a member service officer Mary is responsible for assisting members with auto loans, personal loans, home equity loans and home equity lines of credit. Mary is ready to help make your dreams a reality. Stop by the branch and ask for Mary.



Due to the supply shortage in the auto industry vehicle values have increased. This could be a perfect time to trade!

Are you interested in a certified used vehicle? Is your current vehicle becoming expensive to maintain? Does your current vehicle no longer meet your family's needs?

Enterprise Car Sales has a great trade in program. They will professionally appraise your vehicle and work directly with your lender if you have a current outstanding balance. Enterprise has a huge selection of 10,000+ vehicles for sale through their nation-wide network of 130+ locations. Enterprise Car Sales will even buy your vehicle if you are not currently in the market to purchase. And, it's easy to finance with NUFCU when you purchase a certified used vehicle from Enterprise Car Sales.

Learn more at www.nufcu.org/enterprise-car-sales.



### MORE CAR. LESS PAYMENT.

Like a lease, Auto Advantage offers monthly payments up to **40% lower than conventional financing**. The loan is available for new and used cars and trucks (up to five model years old). Unlike a lease, with Auto Advantage you own the vehicle and have all the flexibility and benefits to vehicle ownership. Visit nufcu.org/auto-advantage to learn more.

Now through July 31, every Auto Advantage loan comes with a \$160 gift certificate to redeem for name brand sunglasses like Ray-Ban, Costa or Nike.

University of Nebraska FEDERAL CREDIT UNION

1720 P Street, Lincoln, NE 68508

#### Lincoln

1720 P Street 301 N 52nd Street

Lobby Hours: 8:30-5:00 Monday-Friday

Drive up: 8:30-5:00 Monday-Friday 9:00-12:00 noon Saturday (East Only)

#### Kearney

208 W. 29th Street, Ste. C

Lobby Hours: 9:00-5:00 Monday - Friday

Drive up: 8:00-5:30 Monday-Friday

#### **Events & Seminars**

Please indicate when registering if you will attend on Zoom. Lunch will be provided for in-person attendees.

**Retire Wisely Seminar - in person & Zoom** Wednesday, October 6 | 12:00 noon - 1:00 p.m.

**How do I pay for college? - in person & Zoom** Thursday, October 21 | 12:00 noon - 1:00 p.m.

**Will You Be Ready? - Wills Seminar - in person & Zoom** Tuesday, October 26 | 12:00 noon - 1:00 p.m.

**Demystifying Social Security - in person & Zoom** Wednesday, November 3 | 12:00 noon - 1:00 p.m.

#### **Closed Holidays**

Monday, July 5, 2021 Independence Day

Monday, September 6, 2021 Labor Day

Monday, October 11, 2021 Columbus Day



