

Credit Union Named to Forbes Best-In-State List

For the second time in four years our credit union has been named to the prestigious Forbes list of Best-In-State Credit Unions. Among the 10,000+ financial institutions in the nation, only 190 credit unions and 135 banks made the list, identifying the top 3.2% of all U.S. financial institutions. And while the majority of the 325 banks and credit unions awarded had over 200 employees and more than \$1 billion in assets, the University of Nebraska Federal Credit Union was the smallest asset-size financial institution in the nation to be awarded.

The prestige of the award is centered on the process, and focuses on those who made the selection. Research firm Statista conducted a voluntary survey of more than 25,000 Americans regarding their experiences with banks and credit unions where they had a checking account. The 8-10 minute survey asked a variety of questions on topics including Trust, Financial Advice, Terms & Conditions, Customer Service, Branch Services and Digital Services, as well as general satisfaction and whether they would recommend the financial institution to others.

Though we were not able to see every score in every category, we were honored to know our members rated us higher than any credit union in Nebraska in the categories of Trust and Financial Advice. Earning your trust by always acting in your best interest when providing you financial advice is a hallmark of our credit union. Our business model has long been and remains centered on people before profits, and this award provides confirmation of our mission and our strategic direction.

The award belongs to many individuals—current and past—who have faithfully served our members. First and foremost it recognizes our friendly, knowledgeable and

dedicated staff. Some of them you see providing individual and personal service every day. Others are behind the scene, working in concert with front line staff protecting you against fraud, ensuring your debit cards, credit cards, mobile and internet banking apps and other services work as intended. Next, it belongs to the long list of our dedicated volunteers—individuals elected from within our membership charged with establishing our strategic direction and ensuring management stays true to our mission and values. Finally, it recognizes individuals in management who thoughtfully establish our credit union's products, policies and procedures consistent with our member-focused approach to everything we do.

The combined team of staff, volunteers and management, working in concert and aligned with our member-centric values, thank you for trusting us as faithful stewards of your money. We are honored and humbled to once again be awarded Best-In-State Credit Union by Forbes and Statista.



Pictured (L-R Back Row): Monte Dickson, Mark Priess, Zach Kitten, Ahmaad Miley. (Front Row): Karen Westover, Keith Kauffeld, Dena Noe, Nicole Hardwick



Meet Brady Weiss -Member Service Officer



We are excited to announce the credit union has hired Brady Weiss as a Member Service Officer in our Kearney office. Brady was hired to replace Peggy Mak, who retired September 15 after four years of service to the

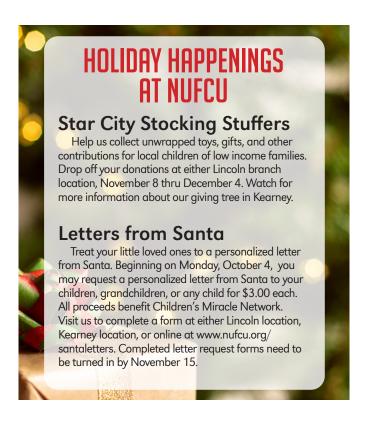
credit union.

Brady is responsible for assisting members with auto loans, personal loans, home equity loans and home equity lines of credit.

"We are excited to have Brady join our team," said Mark Priess, Director of Consumer Lending. "He brings with him experience in the auto financing field that will be very helpful to our membership."

Originally from Overton, Neb. Brady graduated from the University of Nebraska-Kearney with a degree in K-12 Physical Education. Prior to working at the credit union Brady was a Financial Manager for a local car dealership.

Brady is married to Cydney and they have a two-year-old daughter named Baylor. When he is not working Brady enjoys time with family, golfing and playing with their dog Sammy. If you need a loan or you just want to meet Brady, we invite you to stop by the Kearney branch. Welcome Brady!





Sometimes we think by living in the midwest we are immune to the crime seen on the coasts. If only that were true. We have heard from an increasing number of members in the past couple of months who have succumb to scammers. It's a really hard conversation for us to have when a member participates in a scam and loses money.

Many of the scams we are hearing about include the fraudsters asking the member to purchase gift cards. Then the member is asked to provide the person with the information from the gift card. Once the information is passed on to the fraudster the money is gone and there is nothing we can do to help as a financial institutution.

Scammers like to pretend they are from an organization you know, like the Social Security Administration, the Lincoln Police Department or Amazon. The criminals who run these scams are very good at what they do, or the scam would not continue. The fraudsters know how to scare you and to make you feel like you must comply. Everyone needs keep their guard up and be exceptionally skeptical if they are asked to purchase a gift card by someone.

Lastly, if you have been part of a scam, report it. Don't let your friends, family members or neighbors get caught up in the same scam. The best place to start is to file a police report and then report the incident to the Nebraska Attorney General's office by calling 800-727-6432.

Thank You Board Members



Thank you to Board Members Elly Hardekopf and Collette McCurdy for their six years of service to the credit union. We couldn't recognize them in person at an Annual Meeting, so we wanted to take a moment to extend our gratitude for all you have done for the credit union during your Board service. Thank You!



New Online Banking Launches November 30

We are excited to announce that we will be upgrading to a new digital banking product on Tuesday, November 30. This new product will deliver a vastly improved digital experience for you and will allow us to innovate faster.

While we work to build a better digital experience, we want to ensure we have your current contact information so you receive all the important updates and information regarding the changes. Please take the time to review your contact information on e-teller or feel free to call us at 402.472.2087 to provide us your most current email address.



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.

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?

Three Scholarships Available for CU Members

The annual Credit Unions for Higher Education Scholarship Contest is currently open for entries. If you are a high school senior or a full or part-time college or trade school student for the 2021-22 academic year and you have a share account with your name as the primary member at NUFCU or another participating Lincoln credit union, you are invited to enter.

Three winners will be chosen. The first place

winner will receive \$2500, second place \$1250 and third place \$500.

Entrants will submit a research paper with a maximum of 500 words by **October 30, 2021**. The topic for the paper is "How has the ongoing pandemic impacted your experiences, views and expectations of your credit union?"

For complete rules and scoring rubric please visit nufcu.org. This contest is sponsored by the Lincoln Chapter of Credit Unions and funded by participating Lincoln credit unions.



A home improvement loan is an easy, fast and affordable way to access the money you need for your home repair projects. Call 402.472.2087 and ask to speak with a loan officer to learn more. Terms up to 60 months*.

* Payment example for a 48-month loan at the lowest rate of 6.45% annual percentage rate is approximately \$23.70 per month for each \$1,000 borrowed. Your rate may be higher based on your credit score and length of the loan term. The rate is current as of 10/1/2021.



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: 8:00-5:00 Monday-Thursday 8:00-5:30 Friday

Events & Seminars

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

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, October 11, 2021 Columbus Day/Indigenous Peoples' Day

Thursday, November 11, 2021 Veterans Day

Thursday, November 25, 2021 Thanksgiving

Friday, November 26, 2021 Closing 12:00 noon

Friday, December 24, 2021 Closing at 12:00 noon

Saturday, December 25, 2021 Christmas

Saturday, January 1, 2022 New Year's Day

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