

# CREDIT UNION NEWS

A newsletter for NUFCU members

## President Keith Kauffeld Offers Words of Appreciation

As we enter the final quarter of 2013, I would like to extend a special thanks to three important groups that are important to the Credit Union's continued success.

First, you, our members, are the backbone of this financial cooperative. For more than 75 years you have trusted us as the stewards of your money. Now more than 10,400 members strong, we continue emerging as the leading financial institution serving those associated with the University of Nebraska. Membership growth in 2013 is at all-time record levels. You are hearing and responding to our requests by bringing us your auto loans, financing your homes, and experiencing the convenience of using the NUFCU debit and credit cards. Our members are why we exist. Thank you for choosing to do your banking with us.

Second, our staff deserves special recognition. They are the feet-on-the-ground, friendly smiles and friendly voices greeting you day-in-and-day-out. They are behind the scenes making sure our systems are available for you when you need them. They protect you and our Credit Union from fraud. They take your loan applications, underwrite, and process them efficiently. They are the conscientious accountants and members of a team. I see energy and happiness when they talk about serving you—our valuable members. They care and it shows.

We also thank our Board of Directors, past and present, and all our volunteers guiding this great Credit Union. Our volunteers represent the students, faculty and staff we are chartered to serve. They make decisions in your best interest. They are guided by long-term principles, not short-term gain. I would like to offer



Back Row (L-R) Karen Westover, Tasha Hofer-Pace, Monte Dickson, Keith Kauffeld. Front Row (L-R) Molly Morgaridge, Lynette Myers, Angie Godtel, and Stacey Robinson.

special recognition to two of these outstanding volunteers. First, Sandy Lineberry who is retiring from the University after 32 years of service. If you know her, you know she is passionate about the University and about this Credit Union. She remains the energetic and thoughtful Chair of your Board of Directors, so expect to continue seeing her do great things for you and for the Credit Union. We also congratulate our Vice Chair, Megan Collins. Ms. Collins recently both graduated from UNL College of Law and passed the bar exam on her first attempt. She, too, remains your advocate on the Board of Directors.

We have exciting plans for the fourth quarter that will include the ability to have an already active new debit card or credit card handed to you at the time of account opening. In the event you need a replacement card this new service will provide you with immediate access to your funds by placing a card in your hand the same day.

We continue to improve our list of services to benefit you. We invite you to use more of our services, come to us for all your lending needs, and expect unparalleled service doing so. That's our commitment to those we serve—the awesome University of Nebraska community.

### FALL 2013 EDITION

NUFCU Watches Accounts to Prevent Fraud

Member Appreciation

International Credit Union Day

Kylie Peterson Puts Her Skills to Work for a Co-op in Zambia

NUFCU Fall Events Calendar

Letters to Santa

Star City Stocking Stuffer

Plant a Tree. Go Paperless.

Mobile Deposit

### Volunteers Needed

NUFCU is seeking volunteers interested in running for a position on the Board of Directors or serving on a Credit Union Committee. The Board election will be held next year at the annual meeting in April. Committee appointments will be made soon after the elections. For more information, contact Dena Noe at 402.472.8782.

To learn more...  
www.nufcu.org



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## NUFCU Watches Accounts to Prevent Fraud

Unfortunately, credit card and debit card fraud is taking place every day-even in places and ways you least suspect. You can't always prevent fraud from happening, but you can, with the help of your Credit Union, take steps to make it tougher for the criminals to get a hold of your card and card numbers.

At the Credit Union we watch the activity on credit and debit cards closely to try to catch the fraud before it happens.

- We utilize a risk management service that operates 24/7, 365 days a year.
- The neural network we use operates in near real-time and learns our members credit card and debit card spending habits, recognizes fraud patterns, distinguishes between low and high risk transactions, and creates alerts that are reviewed by both Credit Union staff and Risk Management staff. Each transaction on your card receives a 'risk score' based on this criteria. Any transaction that exceeds this risk score generates an alert.
- Once an alert is generated, a determination is made whether to put a temporary block on the card until you can be reached to verify the transaction(s) or to clear the alert if the transaction appears to be valid.
- Both Risk Management staff and our Credit Union staff make calls to verify if the suspicious activity are valid transactions made by you or if they are fraudulent. When placing calls, we will NOT ask you for your card number.
- Remember when using your NUFCU credit or debit card, should you experience fraud we will reimburse you for some or all of your loss.

What you can do to help us:

- Because a block could be placed on your card if the system determines that there is a change in spending habits or where the transactions are taking place, it is important for you to notify us when you plan to travel so you can avoid any inconveniences.
- A good line of defense is for you to make sure we have a phone number where we can reach you in these situations. (We will not call you late at night or early in the morning.) If the transaction is truly yours, the temporary block can be removed immediately. If the transaction is fraudulent, the card will stay blocked, the fraud gets stopped, and a replacement card can be ordered as soon as possible.
- Shop smart - watch for the https:// in the web address when online. This will assure you are using a secure site.
- Be alert for phishing scams - phishing is the act of fraudsters masquerading as a trustworthy entity to obtain usernames, passwords, and credit card details.
- Watch your credit score - we suggest visiting <https://annualcreditreport.com> for a free credit report every year.

## Celebrating International Credit Union Day Thursday, October 17



Stop by NUFCU to enjoy root beer floats  
3:00 p.m. - 5:30 p.m.

## We Love Our Members

At the University of Nebraska Federal Credit Union our members are #1. To show our appreciation, the NUFCU staff served up 372 hot dogs, 325 bags of chips and 614 cookies at Member Appreciation Days in September. The staff enjoyed having an opportunity to talk with members about family and friends while enjoying the nice fall weather.



Meg Ryan, teller III, and Sue Givens, member service officer, had a great time serving members at our east branch on September 19.

Union helped sell raffle tickets to benefit the Team Jack Foundation.

Fun was had by all at this great event. We appreciate everyone's membership and hope to see more of you next year.



Sally Buchholz, Credit Union member, purchases a Team Jack Raffle ticket from Education Services Committee Member Elly Hardekopf and NUFCU Board Chair Sandy Lineberry during Member Appreciation on Friday, September 20.



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## Kylie Peterson Puts Her Skills to Work for a Co-op in Zambia

On June 2, 2013 Kylie Peterson, a teller at NUF-CU, traveled to the Livingston District of Zambia in Africa. She made this trip as part of her participation in a group called EN-ACTUS (Entrepreneurial, Action and Use) on the UNL Campus. The goal of her trip was to work with the Co-op to increase the efficiency of the supply chain and improve record-keeping. She also planned to start the groundwork to set up a microfinance community where communities provide loans to poor people without any financial security.



Kylie learned a lot on her trip to Zambia including the challenges farmers face within just the 100 mile radius of her office due to the diverse varieties of soil and water accessibility. She understood before taking the trip that the conditions would be vastly different from what farmers experience in the US, but it was still an eye-opening experience. "I spent most of my time working on developing a better supply chain between the farmers, the Co-op and the customers," said Kylie. She explained, "The markets are either in a surplus of a particular vegetable or in a shortage. All the farmers tend to plant the same crops at the same time, leaving them to have a feast or famine situation." Kylie was able to work with the Co-op to develop a planting schedule that would rotate the crops between the 13 different vegetable choices.

The trip was a learning experience for Kylie and although she was able to work on improving the supply chain and fixing much of the record-keeping, the microfinance community plan is still something that the community has as a long-term future goal.

While most of her time in Africa was spent working, Kylie did have a little free time to experience some of the wonders of Africa; including bungee jumping off the Victoria Falls, which is 355 feet high. Also, one of her once in a lifetime experiences was with her host family. The family owned a big cat grand reserve, which gave her an opportunity to spend time up close with some of the most majestic animals on the planet.

## Events & Seminars

### Credit Reports & Credit Scores

Credit Union Vice President, Monte Dickson, will discuss the ins and outs of credit reports and credit scores. Learn what makes up the credit score and how to build, maintain, or rebuild your credit.

When: Tuesday, November 5

Where: Main Branch - 1720 P Street

Time: 6:00 p.m. - 8:00 p.m.

Dinner will be provided.

National Credit Union Day - Thursday, Oct. 17

Money Smart Week - Nov. 4 - Nov. 10

Star City Stocking Stuffers - Nov. 13 - Dec. 10

Deadline for letters to Santa - Friday, Nov. 15

### Holiday Closing:

Columbus Day  
Monday, October 14

Christmas Day  
Wednesday, December 25

Veteran's Day  
Monday, November 11

New Year's Day  
Wednesday, January 1

Thanksgiving Day  
Thursday, November 28

## Holiday Happenings at NUFCU

### Star City Stocking Stuffers

Help us collect unwrapped toys, gifts, or other contributions for local children of low income families.

Drop off your donations at either branch location, November 13 thru December 10.

### Letters from Santa

Treat your little loved ones to a personalized letter from Santa. Beginning on October 7, 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 branch location.



Get pre-approved for a car loan at the Credit Union.  
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PO Box 5254  
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Fax: 402.472.6814  
Lobby Hours:  
8:30-5:30 Monday-Friday  
8:30-noon Saturday  
(P St. location only)  
Drive up:  
7:30-6:00 Monday-Friday  
8:30-noon Saturday

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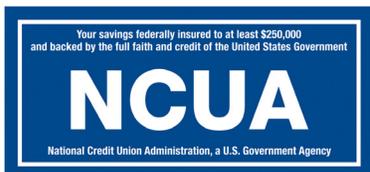
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