UNIVERSITY OF NEBRASKA FEDERAL CREDIT UNION

Credit Union Extends Core Values to Community

At NUFCU, both our Core Values and our Vision Statement include our desire to provide financial wellness and education not only for our members but also for the communities we serve

Julie Thomsen, Kearney Branch Manager, is a shining example of putting those words into action as a volunteer for Junior Achievement (JA). A national organization, JA has local offices across the US, providing programming to inspire and prepare youth to succeed in the global economy.

JA volunteers are given step-by-step instructions for five separate lessons to teach students in K-12 classrooms. Each grade concentrates on a different topic. This year Julie volunteered for two kindergarten classes in Kearney, teaching them about earning money, saving money,



Ms. Fusby's kindergarten class at Meadowlark Elementary surrounding their JA teacher Julie Thomsen.

giving money and making smart choices with money in order to have enough money for things you need and want.

"The material is very interactive, and we do each lesson together," Juie explains. "You can tell the students understand because they are all raising their hands and eager for you to call on them. That's the most rewarding part is that they are all so motivated to learn and happy to see you each time you come to class. I enjoy hearing their stories, because you just never know what they are going to say."

Julie's father originally told her about JA and she was excited to volunteer the first time her workplace offered her the opportunity. She has been teaching for JA off and on for several years.

"I've enjoyed teaching every class and love that some of the

students color pictures for me or say thank you and I get a lot of hugs," Julie said. "Ultimately, my goal is that the kids have fun and take away at least a few things about money management that will help them throughout their life. It's never too early to start building good money habits."

Don't Tax My Credit Union

The credit union difference is how credit unions help their members achieve their best financial lives. Through our notfor-profit status, we support our communities. It's how we uplift people who feel like they've been left behind.

Congress passed the Federal

Credit Union Act during the Great Depression when banks were unable to serve working Americans. Credit unions provide alternatives so families, farmers, small business owners, and others left behind by banks have financial options. Over the years, credit unions have adapted to meet the changing needs of our members. But one thing that hasn't changed is credit unions' focus to provide access

to credit through locally owned partnerships that reinvest earnings in their members, not Wall Street investors.

Despite facts, history, and information to the contrary, many in Washington continue to want to end the federal income tax exemption for credit unions. Credit unions earned their tax exemption by benefiting not only you our members, but the communities

we serve. This means:

- Better loan rates and lower fees.
- Access to affordable financial services.
- Financial education and stability.

We need you to help make our voice heard in Washington. Please visit

donttaxmycreditunion.org
where you can learn more

and send a direct message to Congress.

PRESIDENT'S CORNER

Never Reveal a One-Time Passcode (OTP) to a Stranger

There is a growing scam requiring very little technology but causing life-changing financial damage to innocent people. The swindle is relatively easy to execute and has tricked even individuals who consider themselves cautious and wary of others. The thief attempts to get you to read back a one-time passcode (OTP) sent to your phone. Here's how it works:

The fraudster calls the victim on their mobile phone claiming to be a fraud specialist from their neighborhood financial institution. They falsely tell the account holder that fraud was detected on an account and they are helping address it. The fraudster says they are sending a one-time passcode to the account holder's phone and will ask to have it read back.

What the fraudster is actually doing is trying to break into the account holder's digital banking account by initiating a request for an OTP to reset a password. The unsuspecting account holder has no idea. They just read the OTP sent from the credit union or bank's system back to the fraudster who then enters that code into the digital banking portal giving them full access to the account.

This low-tech approach doesn't require generative Al or really anything besides a phone, a computer, and a login. These types of attacks are becoming common and they're very difficult to protect against outside of educating consumers. These can be very high-value attacks because the victims are simply answering a phone call, they have very limited capability to authenticate who that person is on the other end of the line, and they are giving the fraudster full access to their account as opposed to approving a single transaction.

If you have an instinct that something isn't right, call us. Do not reply to an email, a text message or click on a link. And always be cautious of a phone call that you did not initiate, especially if the caller makes it sound urgent for you to act. You have rights. You have control over your account. Do not allow yourself to be bullied. When in doubt, disconnect the conversation, and call our published phone number. We're here to help you. Our credit union business model is based on earning your trust and always acting in your best interests. It's based on our core values — Trust-centric, Better Together, and Financial Well-Being for All. If you'd like to talk with me, please call or email me at the credit union. I welcome the conversation.



Shannon Tupe *Vice President of Accounting*

We are excited to welcome Shannon Tupe to the senior management team at the credit union where she will help foster a supportive and collaborative environment for staff and contribute to our growth and success. She is responsible for overseeing daily operations, financial reporting, investment activities, asset liability management, budgets, compliance, and audits.

She has more than 21 years of experience working with multiple financial institutions and has a Master of Business Administration with an accounting emphasis from Bellevue University. "The experience and solid accounting background Shannon brings to the position are tremendous assets and we are pleased to have her leadership and expertise at the University of Nebraska FCU," said President and Chief Executive Officer Keith Kauffeld. "She is a perfect fit to build upon our strong commitment to our members and the growth of the credit union."

Shannon grew up in the small town of Petersburg, Nebraska, home to just 380 people. A fun fact, her grandfather served as mayor in this small Nebraska town for an impressive 38 years. After graduation, she headed to Lincoln to pursue her college education. Shannon's initial career pursuit was nursing but soon discovered a passion for numbers which led to a rewarding career in accounting.

Married to Mike, a Captain with the Lincoln Fire Department, for 15 years the couple has two biological sons, Andrejs (14) and Teodors "Teddy" (9), as well as two bonus children, twins Devan (24) and Dylan (24), whom they took guardianship of when they were younger. Adding to the lively atmosphere at home are three fur babies: Clyde, a Newfoundland, and two Yellow Labs, Gunny and Riga. As a family, they enjoy attending the kid's events and spending time hunting and fishing.

Along with a busy career and home life Shannon finds time to volunteer as the Fundraising Coordinator for EFA (PTA) Committee for the Cathedral of the Risen Christ School and PCCW Circle at Cathedral of Risen Christ Church. In the past she has enjoyed teaching Junior Achievement classes, working with the Golden Retriever Rescue of Nebraska, and coordinating blood drives for the Nebraska Community Blood Bank.

"I'm incredibly excited to start my new journey as Vice President of Accounting at the University of Nebraska Credit Union! It's an honor to join such a dedicated team and be part of an organization that truly values its members and community. I'm looking forward to bringing my passion for financial excellence to the role and growing alongside this amazing team. Grateful for this opportunity and excited for what's ahead," said Shannon.



Landyn Anderson *Member Service Officer*

The credit union is pleased to introduce Landyn Anderson, the newest Member Service Officer at our Lincoln Main Branch. He will be helping members with consumer lending, home equity and home equity lines of credit as well as assisting with other needs in the branch.

Landyn began his career in financial services as a teller at a community bank while he was attending Wayne State College. After earning his bachelor's degree in business, he was promoted to a consumer lender position. He has over four years of bank and credit union lending experience.

"Landyn has a wide range of financial knowledge combined from his experience and his education which makes him an excellent addition to our team," said Mark Priess, Director of Consumer Lending.

Originally from a small town in northeast Nebraska called Randolph, Landyn's parents still reside there. He has three older brothers who he is very close with, and eight nieces and nephews. Landyn notes that his family is a very important part of his life. "My dad coached my brothers and I from junior high to high school, so sports have always been a big part of our family," said Landyn. He also likes to exercise and read.

"I'm exceptionally proud to be a part of the University of Nebraska Federal Credit Union," said Landyn, "and excited for the opportunity to serve our members."

GreenPath, financial wellness

We care about your financial health. That's why we partner with GreenPath Financial Counseling, a program of Financial Wellness, to provide you with access to one-on-one financial counseling, debt management services and financial education tools.

Whether you are wondering how to best use your tax refund, want to know more about improving your credit score or need tools for creating a budget, Greenpath has helpful advice on a variety of financial topics. They also offer credit counseling and debt management programs. GreenPath has been empowering people to live financially healthy lives since 1961. We encourage you to look around their website www.greenpath.com/NUFCU to get a feel for all of the financial wellness resources available to you.

Team Jack Foundation

It was with sad hearts that we sent an email to acknowledge the passing of Jack Hoffman after battling brain cancer for 14 years. He inspired a state, a nation and even the world to come together to fight childhood brain cancer. We invited you along with our staff to donate to the Team Jack Foundation and you heard our invitation. With your help we sent a check to the foundation for \$2,762.20.

Jack will never be forgotten by the NUFCU family. We know his legacy will live on through the work of the Team Jack Foundation.



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*APR=Annual Percentage Rate. ¹6.00% APR is based on a 60-month loan with 80% loan-to-value (LTV). Loans may be available with a higher LTV at a higher rate. Subject to appraisal and title insurance requirements. The monthly payment is approximately \$19.34 for each \$1,000 borrowed. All loans are subject to approval. Rate as of March 1, 2025. Minimum loan amount \$10,000. \$100 cash back bonus will be deposited at the time of closing into an NUFCU account. Offer good through April 30, 2025. Visit nufcu.org for more details or visit one of our three locations.

University of 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

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

EVENTS & SEMINARS

ANNUAL MEETING - Thursday, **April 17** | 6:00 p.m.

FREE SHRED DAY - Lincoln Only Saturday, April 26 | 9 – 11:00 a.m. – Lincoln East Branch

CLOSED HOLIDAYS

MAY

26 Memorial Day

JUNE

19 Juneteenth

JULY

4 Independence Day







