

# NUFCU NEWS

UNIVERSITY OF NEBRASKA FEDERAL CREDIT UNION

## Your Credit Union Superpowers

Recognizing the real financial pressures our members face each day, the credit union is deeply committed to making our products and services as affordable as possible. We understand that every dollar matters. That's why every pricing decision starts with a shared focus among our management team: ensuring our products and services support—not hinder—our members' progress toward their financial goals.

As we reflected on what we accomplished as a credit union in 2025, one result stood out: the amount we helped our **members save** on their car loans. Each quarter, we reach out to members who have vehicle loans with other financial institutions and invite them to bring those loans back home to the credit union. In 2025, 94 members did just that, refinancing a total of \$2,488,127.93 in auto loans. By making the switch, those members saved a combined \$220,125.48 in interest.

If you currently have a car loan elsewhere, we'd welcome the opportunity to see if we can help you save as well. Whether it's lowering your interest rate or shortening the term of your loan, our goal is to ease your financial burden. As an added benefit, we'll deposit 1% of your loan amount directly into your credit union account when you refinance with us.

**Tackling debt** is something your credit union can help with. Earlier this year, we offered a 0% balance transfer opportunity designed specifically to help members focus on reducing what they owe. For six



(L-R) Diego Sterkel, Jacoby Hamm, Ahmaad Miley, Aimee Weinman, Lori Reininger, Jaren Hoffart, Nishiki Hill, Mark Priess

months, transferred balances accrued no interest and there were no transfer fees — meaning payments could go directly toward lowering the principal rather than covering added costs.

Many balance transfer offers include a 3%–4% fee, which can increase the amount you're trying to pay off from the start. Our approach was intended to remove that barrier and create a clearer path toward progress. After the promotional period, the rate adjusts to as low as 10.15% APR, which remains significantly lower than the national average. A lower ongoing rate can help members continue making steady progress instead of feeling like they're treading water.

Last year, 2.8 million people joined a credit union. Even more encouraging, nearly 60% of new members in recent years are under the age of 35. Millennials and Gen Z are discovering the value of credit unions, and that's great news for both your credit union

and the movement as a whole.

Technology is making it easier than ever to see the advantages credit unions provide. While NUFCU opened fewer accounts last year than in previous years, we have a tremendous opportunity to grow—with your help. Inviting a coworker, friend, or family member to join can make a real difference.

We're proud to offer low fees and convenient products designed to make banking simple, including online banking, bill pay, debit cards, mobile banking, mobile deposit, and no minimum balance requirements to open an account. It's one of the best values around.

Your personal referral is more powerful than any advertisement—that's why we reward it. Through our **Tell-A-Friend program**, you'll receive \$25 for every person you refer who opens a checking account. It's easy: pick up a Tell-A-Friend coupon at the branch or print one from our website, then have your friend bring it in when they open their account. Not only will you receive \$25, but your referred family member, coworker, or neighbor will receive \$25 as well. The bonus is deposited into both accounts on the very same day.

At the end of the day, being part of a credit union means having a few financial superpowers on your side—lower fees, better service, and people who genuinely look out for you. Share those superpowers with someone you know, and help us continue building a stronger, more empowered membership community.

# Standing on Trust in Changing Times

If you're reading this, you are probably an adult and a member of our credit union. And you probably share similar values with prior generations regarding saving and spending. But how you transact business today is vastly different than earlier generations. Nearly gone are the days of writing checks, and dwindling is the use of paper money. The end of the penny is already here. And earlier this year Congress passed the GENIUS Act providing a clearer timeline for stablecoin adoption among traditional credit unions and banks. By the way, stablecoins are fundamentally different than "crypto", but the key point is that momentum is building for changes to payments, deposits, liquidity management, and member expectations.

Gen Z are known as the first fully "digitally native" generation, and Generation Alpha transact 'value' with their peers not in U.S. currency, but in Litecoin and other digital coins. They see the traditional, or current, banking system as slow and difficult. Young adults are running small online businesses selling digital items they design and other virtual goods. In that ecosystem almost no one uses U.S. dollars unless they absolutely must. The individuals are not making an ideological statement or attempting to avoid traditional banking but simply using 'money' in the way that it works in their world. They are not into 'crypto' in the way it is often framed but are simply making life easier than in 'traditional' banking. They are building financial habits before they ever form loyalty to a traditional checking account or to a financial institution.

Our credit union built a reputation of Trust with our members over 85 years, and we know maintaining your trust is our super power and north star in maintaining long-term success with members of every generation. Just as we were with you in the move from checks to debit cards, and the move from telephone banking to online banking, and the move to Remote Deposit Capture, and bill pay services, and instant issue cards, and alerts and other fraud prevention technologies, we are preparing to serve the next generation with that same level of trust and emphasis on member service in the spaces where and how they transact.

In the last 10 years we've grown from \$17 million in checking account balances to \$35 million because you trust us and you see that we focus on affordability and member service. This is our business model and central to all we do. If you'd like to discuss this or any financial matter, please call or email me at the credit union. I welcome the conversation.

# Home Town Spirit of the Credit Union



**Laura Ray surrounded by family**

Laura Ray embodies the hometown spirit the credit union strives to provide for every member. Her dedication to creating meaningful relationships and delivering exceptional service makes her a standout member of the team.

Laura joined the credit union in 2015 after experiencing a life-changing event in her personal life. When she made the decision to return to full-time work, we were fortunate that she chose to join our organization.

Her career began on the teller line, where it quickly became clear that helping members was more than just a job for her—it was a passion. Laura took pride in building relationships and ensuring members felt valued and supported. As she continued learning more about the credit union and its services, she earned several promotions and now serves as the lead teller responsible for training all new tellers.

Training new team members is

both rewarding and challenging. Our credit union strives to provide a seamless member experience, which means tellers are knowledgeable about a wide range of products and services, so members don't have to be passed from employee to employee. Laura embraces this challenge and takes great pride in preparing new tellers to confidently serve members.

While she enjoys mentoring and training, Laura is equally passionate about helping members solve problems. Whether it's assisting with online banking issues or answering questions about fraud, she takes it upon herself to get to the bottom of any situation and ensure members leave with peace of mind.

When asked what she enjoys most about her job, Laura quickly answers that it's the relationships she builds with members. Many feel comfortable stopping by her office not only to ask financial questions, but also to share personal stories. Members often ask about the

truly feels like they are part of her extended family.

Outside of work, Laura enjoys spending time with her own family. She has two children and four grandchildren, along with the family dog, Willow. She and her partner enjoy relaxing at home but also like going out to the movies. Laura is a fan of action and suspense films and recently saw *Crime 101* in theaters. She also enjoys playing cards, especially the game Pitch.

Everyone at the credit union knows how fortunate we are to have Laura on our team. She helps create a sense of belonging for both members and coworkers, whether by organizing special birthday gifts, decorating the branches, or serving on the CU4Fun employee engagement committee.

If you find yourself at the East branch, be sure to stop by and say hello to Laura—you'll be glad you did.



## Leveling Up to Bring You More

We are updating the credit union's computer systems to make sure we can serve you better today and into the future. This update will mean that the credit union will be closed for staff training on Saturday, October 3, 2026. In addition, our digital banking products will be offline from 5:30 p.m. Friday, October 2, to midday on Monday, October 5. While this will cause some interruption in our service, we know that to continue providing you with the service you expect we need to ensure our technology is growing with us.

We will continue communicating steps throughout this update process as we approach October 5. To help keep you informed please make sure your contact information on file with us is up to date. Specifically we would like you to make sure your email address and phone number are correct.

The best way to provide us with updated information is to log into digital banking either on your desktop computer or on your phone. Here are the steps to follow:

### PHONE APP:

Click on "More"

Click "Contact Information Change Form"

Complete the information and submit

### ONLINE BANKING

Click on "Forms"

Click on "Contact Information Change Form"

Complete the information and submit

## Free Shred Day 2026



**Saturday, April 25**

9:00 – 11:00 a.m.

**Lincoln East Branch**

301 N 52nd Street

Bring any documents that contain personal or private information. DataShield will be onsite with their mobile truck in Lincoln.

## Simplify Student Loan Repayment with Consolidation

If you're juggling multiple student loan payments each month, consolidation could help make repayment easier. Through a partnership with **NUFCU and ISL Education Lending**, borrowers have the option to combine multiple student loans into one convenient monthly payment.

Consolidating your loans can simplify your finances by replacing several payments and due dates with a single loan and one monthly bill. In many cases, borrowers may also be able to lower their interest rate, which could reduce the overall cost of repayment.

With one lender, one payment, and potential interest rate savings, student loan consolidation can make managing your debt more straightforward and predictable.

Contact NUFCU to learn more about consolidation options available through ISL or visit our website at [www.nufcu.org/loans/other-loans](http://www.nufcu.org/loans/other-loans) and click on student loans to see if it's the right solution for you.



# NOTHING BUT NET

Score a Low Rate Home Equity Loan and pay NO Closing Costs!

Rates as low as

**6.25%** APR\*

\*APR=Annual Percentage Rate. 6.25% 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. This is our best rate available based on applicant's credit history and all possible discounts. Your actual rate may be higher. Rate as of March 1, 2026. Some restrictions apply. The monthly payment is approximately \$19.45 for each \$1,000 borrowed. Member pays no out-of-pocket costs. Loan subject to credit approval. Minimum loan amount \$10,000. Offer good through April 30, 2026. Rates not available on loans already financed through NUFUCU. Visit [nufcu.org/hepromo](http://nufcu.org/hepromo).

## 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:*

8:00-5:00 Monday-Friday

### EVENTS

#### FREE SHRED DAY

Saturday, **April 25, 2026** | 9 – 11

*Lincoln East Branch – 301 N. 52nd St.*

### CLOSED HOLIDAYS

#### MAY

**25** Memorial Day

#### JUNE

**19** Juneteenth

#### JULY

**4** Independence Day

#### OCTOBER

**3** Saturday - System Update  
Closure



find us online at [www.nufcu.org](http://www.nufcu.org) or follow us on

