UNIVERSITY OF NEBRASKA FEDERAL CREDIT UNION

NUFCU Welcomes Back Students at Campus Events

UNK Welcome Event

The University of Nebraska Federal Credit Union was proud to be part of the annual UNK Blue Gold Showcase, where we had the chance to connect with students, families, and the community. Representing the credit union were Julie Thomsen, Kyle Harms, and Spencer Leiting who enjoyed visiting with attendees and sharing more about the benefits of belonging to a credit union.

Visitors to our booth had the opportunity to play our always popular Plinko game, with fun prizes up for grabs. Guests walked away with sunglasses, highlighters, stress balls, and—our most talked about giveaway of the day, a crisp \$2 bill! The unique prize created lots of excitement and made our booth a favorite stop for many.

Events like Blue Gold give us the chance to celebrate community spirit while helping spread awareness about how the University of Nebraska Federal Credit Union supports students and families. We look forward to continuing to build these connections and to seeing everyone again next year!

Welcome Back Events on UNL Campus

As part of our ongoing commitment to supporting students and faculty across Nebraska, we kicked off the academic year by welcoming students and faculty to the University of Nebraska–Lincoln (UNL) campus.

Our welcome-back efforts began at UNL with the **New Faculty Orientation Information Fair**, which was larger and more expansive this year. Organizers extended the duration of the event, giving new faculty more time to explore available campus resources and



Kyle Harms, Loan Officer, and Julie Thomsen, Operations & Training Manager, had fun engaging students during the Blue Gold Showcase.

engage in meaningful conversations. We had many great interactions and were pleased to introduce our services to new educators.

Next, we took on a double-header by attending both the **New Graduate Student**

University of Nehraska

Marketing team of Julie Manes and Spencer Leiting introduced new UNL Graduate Students to the products and services at NUFCU.

Fair and the College of Law Resource Fair—both held on the same day. The graduate fair was well attended, and we enjoyed

introducing students to the products and services available through the credit union. A highlight of the day was playing Plinko with students and handing out fun swag.

At the College of Law, we engaged

students with a game of "Guess How Many Nickels Are in the Jar?" a fun way to draw interest and start conversations about our MakeCents Checking Account. The activity was a hit, and students appreciated the interactive approach to learning more about financial wellness.

To wrap up our campus outreach, we participated in the UNL Graduate and Professional Student Resource Fair at CASNR during the first week of September. We brought back our popular swag and nickels game and had many worthwhile

conversations about how our financial services can support students through their academic journey.

PRESIDENT'S CORNER

Not If, but When

Training is far more effective when we approach it with the mindset that an event will happen, rather than that it might happen. Consider preparing for natural disasters, robberies, active shooters, and other terrifying events. If you knew you were going to face one of these scenarios very soon, you would be laser-focused on what the instructor was teaching. Apply that same urgency to cybercrime. Prepare with a mindset that it will happen rather than hope it won't.

Hackers, scams, exploits, and financial crimes are only getting worse. Criminals are using artificial intelligence to hone their devious skills. It's not a question of if but when each of us will be face-to-face with a cybercriminal. Adopting this attitude puts us in a vastly better place both to prevent it and to fight it when it does occur. Here are some tips to better prepare you for the inevitable, and some best practices on how to respond when it does happen to you.

- Password security is more important than ever. Be passionate about passwords and following the advice of experts. And don't allow your browser to store your password. Those can be hijacked.
- Keep a close eye on financial transactions and check your accounts often. Reviewing your statement once a month is not enough. We have tools available to alert you to every transaction that goes through your account. Ask us how to enable them and to use them.
- Always use Multi-Factor Authentication (MFA).
- Never give your MFA code to someone else.
- Don't use an ATM if it looks suspicious.
- Question unexpected requests, links, and attachments.
- Review your credit report regularly for unfamiliar accounts or activity.

Stay skeptical and vigilant. The bad guys are getting more aggressive and more malicious. They are developing new ways to log your keystrokes and using fake overlays attempting to snag your MFA codes. Whatever you're doing today...be even sharper and question everything.

Now more than ever you need a partner dedicated to helping protect you and that is what we do. We exist to help our members improve their financial lives and to protect their financial and personal information.

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 Better Together, Trust-centric, and Financial Well-Being for All.

If you'd like to talk to me you can call 402-472-2087. I welcome the conversation.

CELEBRATINGInternational Credit Union Day

International Credit Union Day Thursday, October 16 3:00 p.m. - 5:00 p.m.



Stop by any NUFCU branch to enjoy a piece of pie on us!

Letters from Santa

Treat your little loved ones to a personalized letter from Santa.
Request a personalized letter from Santa to your children, grandchildren, or any child for \$5.00 each. All proceeds benefit Children's Miracle Network.

Visit us October 20 - November 14 to complete a form at any NUFCU location or online at www.nufcu.org/santaletters.

COMMUNITY DONATION DRIVES

Star City Stocking Stuffers

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

Drop off your donations at either Lincoln branch location,

November 12 thru December 5.

Coat Drive for the Homeless

The Crossroads Mission Avenue in Kearney is looking for donations of new or gently used winter coats to help keep those who are in need warm this winter. Please consider dropping off a coat or coats for young or old to the Kearney branch November 4 - November 28.

International Students Find Nebraska a Fun Place to Learn

Sometimes, when international exchange students learn they've been placed with a host family in Nebraska, the first thing they do is pull out a map. But that wasn't the case for Aruzhan from Kazakhstan. She already knew exactly where Nebraska was — and more importantly, she knew all about Husker Women's Volleyball. Coming to Nebraska was a dream come true. She was excited not only to watch the team play but also to join her high school volleyball team and be part of the sport she loves.

The credit union learned of Aruzhan's dream to attend a Husker Volleyball game through our employee, Julie Manes. With the help of Broadcast House, the credit union was able to make one of Aruzhan's dreams come true and hosted her and Julie at the AVAC First Serve game against Pittsburgh in August.

Julie has served as an international coordinator with the Aspect Foundation—a nonprofit organization that provides study-abroad opportunities to students from around the world—for the past 12 years. In this role, Julie helps place high school-aged international students with host families in Nebraska. She also works closely with local high schools to



Aruzhan fulfills a dream to attend a Husker Volleyball game.

ensure space is available for these student placements.

Julie has received numerous accolades for her outstanding work with high school age exchange students. Her passion and dedication truly set her apart, making her a valued team member of the organization.

When asked about her favorite memory as a supervisor, it came as no surprise to her co-workers at the credit union when she immediately replied, "It's spending time getting to know the students and doing group activities that create fun memories. I love it when students and families turn out to be a great fit, and they come to me to say thank you for bringing us together!"

Our staff goes above and beyond for our members every day—but their impact reaches far beyond the walls of the credit union. Thank you, Julie, for all you do to support international students in Lincoln and the surrounding communities. Your work towards the mission of building international goodwill, cross-cultural understanding and a peaceful future through educational and cultural exchange, truly makes a difference.



Julie Manes loves spending time with the exchange students she places as part of her work with Aspect.

LUNCH'N LEARN

Below is the information for our final seminar of Fall 2025. The seminar will be presented via Zoom starting at 12 noon. Kindly RSVP by calling 402.472.2087 or online at nufcu.org/seminars. The Zoom link will be emailed out a week before the seminar.

Will You be Ready?

Thursday, **November 6** | Noon – 1:00 p.m. | Zoom Only

Presented by Attorney Jenny Tricker

Topics: Estate planning | Probate – should you avoid it? | Trusts vs Wills

Zoom invite will be emailed to all who register





IMAGINE

A CREDIT CARD THAT EMPOWERS YOU

With 0% Interest for Six Months

Introductory 0% Annual Percentage Rate (APR) for cash advances, new purchases and balance transfers for the first 6 months.* Visit nufcu.org/ccpromo to learn more or to apply.

*Available on new NUFCU credit cards only. After introductory period the variable rate is as low as 10.90% APR. Offer available now through November 30, 2025. This information is accurate as of September 30, 2025.



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

INTERNATIONAL CREDIT UNION DAY

Thursday, October 16 | Pie & Ice Cream 3 – 5 p.m. All branches

STAR CITY STOCKING STUFFERS

November 12 - December 5 | Lincoln Only

COAT DRIVE CROSSROADS MISSION AVENUE

November 4 - November 28 | Kearney Only

LUNCH & LEARN - Register at nufcu.org/seminars

WILL YOU BE READY - Zoom Only

Thursday, **November 6** | Noon – 1:00 p.m.

CLOSED HOLIDAYS

OCTOBER

13 Indigenous Peoples' Day/ Columbus Day

NOVEMBER

- 11 Veterans Day
- **27** Thanksgiving Day
- Black Friday Close at noon

DECEMBER

- 24 Christmas Eve Close at noon
- 25 Christmas Day

JANUARY 2026

1 New Years Day









