

NUFCU

UNIVERSITY OF NEBRASKA FEDERAL CREDIT UNION

NEWS

Protecting You From Credit Card Fraud in 2026



As we wrap up the holiday season and move into the new year, your credit union would like to remind everyone that we all play an important role in combating credit card fraud. The convenience of using plastic—whether in stores or online—helps keep commerce moving. Unfortunately, that same convenience can expose all of us to fraud.

In 2025, credit card fraud increased dramatically, with a **51% year-over-year rise in reported cases** and a projected **25% jump in global losses, reaching an estimated \$40 billion**. We appreciate members being vigilant and answering fraud alerts and communicating with our team at the credit union. Because of you our fraud losses are way below peer average.

HOW ENFACT FRAUD SECURITY PROTECTS YOU

We partner with our card processor to monitor for suspicious activity using the **Enfact Fraud Detection System**. Enfact uses advanced neural-network technology to review real-time credit and debit authorizations for potential fraud. By studying transaction patterns, payment history, and your unique spending behavior, Enfact helps identify unusual activity quickly and accurately.

HOW YOU'LL BE CONTACTED

Between 8 a.m. and 9 p.m. (your local time):

- You'll receive an **email** if a suspicious transaction is flagged.
- If there is no response within one minute, an **SMS text message** will be sent. (outside the hours listed above a text will not be sent)
- If no response is received within 15 minutes, you will receive an automated phone call.
- Two phone attempts will be made for each number on your account, 15 minutes apart.

If you cannot respond using the automated system, or if fraud is confirmed, you'll receive a **toll-free number** to speak directly with a fraud-prevention analyst. You may also contact the credit union during regular business hours for assistance.

Important: *The fraud center will never ask for your PIN, full credit card number, or online banking credentials.*

HOW YOU CAN HELP

Fraud monitoring isn't perfect, but it is designed to protect both you and the credit union. Please help us by responding promptly to our texts, emails, and calls. Working together, we can reduce fraud losses and ensure your cards continue to work when and where you need them. Another item that would help is to make sure we have your updated email and phone number on file. Visit online or mobile banking to update this information under forms.

And one last request: if you contact the credit union about a fraud alert, please be patient with our staff. They must ask certain questions to keep your account safe—and a little kindness goes a long way.

Thank You Members

We appreciate our members and to show how much we held a free movie night in Kearney and our annual cookout in Lincoln. In Kearney we sold out The World Theatre with a showing of *Night at the Museum*. It was a fun night full of laughter and smiles. Later in September we had our annual Lincoln BBQ. The line was long, and members were ready to enjoy hot dogs and hamburgers when we opened up the event at 11:30 a.m. this year. We love seeing everyone and look forward to the next member appreciation!



The team welcomed members to The World Theatre. L-R Kyle Harms, Abbi Ott, Annie Wiedel, Erica Peeples, Julie Thomsen, Dena Noe, Keith Kauffeld

UNIVERSITY OF NEBRASKA FEDERAL CREDIT UNION

BOARD ELECTION INFORMATION

88th ANNUAL MEETING



Ahmaad Miley
Senior Lending Officer

The credit union is excited to welcome **Ahmaad Miley** back to the team! Ahmaad previously served NUFCU members from March 2021 through October 2024 and has returned to the Main Branch as a **Senior Lending Officer**.



Spencer Leiting
Member Service Officer

Spencer Leiting has been promoted from a Member Experience Representative II to a **Member Service Officer** and will serve members from our East Branch. Spencer looks forward to serving credit union members in his new role.



Diego Steckler
Member Service Officer

Joining the lending department as a **Member Service Officer** is **Diego Steckler**. He previously worked at another financial institution for four years and most recently worked at FISERV here in Lincoln. Diego will be working along side Ahmaad at the Main Branch.

Consumer Lending Manager **Mark Priess** shared,

"The team we've assembled in Lincoln to serve our members is outstanding and I look forward to a successful new year."

The University of Nebraska Federal Credit Union cordially invites you to attend our 88th Annual Meeting. The event will take place on Friday, April 10, 2026, at 7:30 a.m. at the credit union located at 1720 P Street. Due to an employee project in 2026, we are holding an abbreviated Annual Meeting. This meeting will take place in the morning and last approximately one hour with a continental breakfast. The elected members to the Board of Directors will be introduced during the meeting and will be available after if you have any questions or concerns. Reservations are required and can be made by calling 402.472.2087 or by going online at nufcu.org. Reservation deadline is Friday, March 20, 2026.

Election procedures are as follows

The nominations committee has submitted a list of three candidates. We have three positions open on the Board and three candidates; therefore, the credit union will not be holding an election by ballot this year. Additionally, the credit union will not accept nominations from the floor at the Annual Meeting.

Additional nominations for vacancies on the Board of Directors may

be made by petition signed by one percent of the credit union members. Nominees by petition must submit a statement of qualifications and biographical data with their petition, as well as a signed certificate stating they are agreeable to the nomination and will serve if elected to the office. The closing date for receiving nominations by petition is February 6, 2026.

Nominating committee submits list of three candidates

Chris Timm, Jennifer Hellwege and Andrea Childress were appointed to serve on the nominating committee for the credit union. Together, they have submitted for consideration the names of three candidates for the three open positions on the Board of Directors.

These candidates have provided their qualifications and reasons they desire to serve on the Board of Directors for the credit union for your review.

Nominating Committee Submits List of Three Candidates for Board of Directors

Ben Lennander

Board Member, Chair

Assistant Vice Chancellor for HR & Chief People Officer - UNL

BS - Accounting - ISU

MS - Educational Administration - UNL

Graduate Certificate - Data Analytics - UNL



Immediately after college, I moved to Lincoln in 2001 to start a small business called Exceed Services. During the great recession of 2007-2008 I lost my business. I was

fortunate to get a job at the university as an accounting associate. Throughout my career at the university, I have applied an entrepreneurial mindset to the positions I have held. I have always sought to better serve our customers and increase the efficiency of business processes through utilizing technology, data integration and data analytics. In August of 2019, after spending five years as a Business Manager, I moved into the position of Director of Business Processes & Transformation and spent four years leading the implementation of the Service Delivery Initiative. During that time, I completed more than 100 process improvement projects. After spending time leading Payroll Operations, I moved into leading Human Resources and have done so since June of 2024.

I've been a member of the credit union since 2011. The credit union is a wonderful and personal banking experience. I see an opportunity to expand our customer base by marketing the experience to potential new customers

I would appreciate the opportunity to continue serving on the Credit Union Board. My background in business process improvement and human resources has contributed to the credit union's success during my previous terms, and I remain committed to supporting its ongoing

growth and operational excellence. I look forward to continuing to provide valuable insight and collaboration to the Credit Union's leadership as we work toward a strong and member-focused future.

Ly Tran

Board Member, Treasurer

CEHS Business Manager – UNL

CPA designation

MBA – MSU

BA - Foreign Trade Economics - Foreign Trade University, Vietnam



My journey began with a degree in Economics, followed by a stint in marketing research. Seeking to deepen my financial acumen, I pursued an MBA with a concentration in Finance.

In 2010, I moved to Lincoln, Nebraska, and worked as a federal aid administrator for the Nebraska Department of Labor and the Nebraska Department of Health and Human Services for about six years. Here, I managed the financial intricacies of various federal grants, honing my skills in fiscal stewardship.

In 2017, I found a home at the University of Nebraska and stepped into the role of Business Manager for the business center of the College of Education and Human Science in 2019. In this capacity, I've had the privilege of supporting departments in budget and financial management. Engaging with a diverse community of faculty, staff, and students has been a rewarding aspect of my tenure.

May 2023 marked a significant professional milestone for me as I successfully passed the CPA exam. I've enjoyed my first term on the University of Nebraska Federal Credit Union Board of Directors. I would like to continue to serve and provide input to grow your credit union.

Rick Haugerud

NUFCU Board Member (2014-2020)

Assistant Vice President/IT
Security Information Technology Services - UNL

MBA - UNL

BS - Business Administration - UNL



As a 35-year member of the University of Nebraska Federal Credit Union, I am a huge believer in the benefits that membership can bring to faculty, staff, students and alumni. The background I will bring to the Board is in budget management, strategic planning and marketing.

I've long been committed to supporting non-profit organizations through volunteer work with groups such as Sertoma, professional associations, and youth sports. I believe that when you benefit from a non-profit, you should give back by serving.

I would be grateful for the chance to serve on the Board again and help the credit union continue to grow and serve its members.



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- view full credit report & credit score
- explore personalized recommendations
- receive monitoring alerts

Visit nufcu.org/digital-banking to learn more

Hiding from your holiday debt?



0% APR* for 6 months. **No transfer fees** when you move your balance from a card with another financial institution to a new or existing NUFCU credit card by 2/28/2026.

*APR=Annual Percentage Rate. After promotion period the variable rate is as low as 10.15% APR on the NUFCU Classic Visa Credit Card. This information is accurate as of January 1, 2026. Visit www.nufcu.org/cardpromo for full details. Cannot be combined with other offers. Offer good through February 28, 2026.

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 & SEMINARS

MEMBER APPRECIATION DAY

Friday, **February 13**

ANNUAL MEETING - Friday, **April 10** | 7:30 am

LINCOLN CREDIT UNIONS SCHOLARSHIP CONTEST

Visit nufcu.org/scholarship for more details

Forms are due back by March 13, 2026

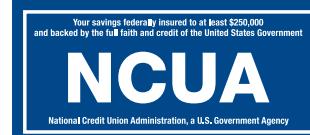
CLOSED HOLIDAYS

JANUARY

- 1** New Year's Day
- 19** Martin Luther King Jr. Day

FEBRUARY

- 16** Presidents' Day



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

