

---

Nebraska State Employees Credit Union

# State Line

October 2019 Issue

---

## **INTERNATIONAL CREDIT UNION DAY – October 17<sup>th</sup>**

On October 17, 2019, credit unions worldwide will celebrate International Credit Union Day by joining together and celebrating their cooperative spirit.

Unlike many banks, we are not in the business to make a profit. Credit unions all over the world are a united front focused on you, the members, with an unwavering belief in the “people helping people” philosophy upon which we were founded.

***Help us celebrate by stopping by the credit union office for cookies and punch.***

---

## **GIVE YOURSELF EXTRA CASH DURING THE HOLIDAYS WITH SKIP-A-PAYMENT**

Who wouldn't want a little extra cash this holiday season? Your credit union has a great way to get some – skip one of your upcoming payments.

You have the option to skip one loan payment every six months for a nominal fee of \$30 for each skipped payment. Make payments biweekly? No problem, skip both payments during one month.

The process is easy – just contact the credit union to complete the necessary paperwork. The paperwork must be completed and received by the credit union at least five days before the payment is due.

*Not available for revolving credit, overdraft protection or real estate loans.*

---

## **IMPORTANT NOTICE TO CHRISTMAS CLUB ACCOUNT HOLDERS**

On November 1, 2019, the credit union will deposit your Christmas Club account funds directly into your regular share savings account. This will cut down on paper waste by not printing checks and will speed up the process so you receive your funds quicker.

If you would prefer to have a check, please contact the credit union.

---

**“Your Credit Union – Where People Are More Important Than Profit”**

---

---

## FREE BILL-PAY

Have you ever run out of checks, but you have bills that need to be paid? We now have FREE BILL PAY! With online banking at [www.nsecu.org](http://www.nsecu.org), you are able to pay your bills or make payments with Bill Pay. It takes just a few minutes to set up, and then you will be able to pay your bills with just a few clicks. If you need assistance, we are always happy to help.

---

## INACTIVE ACCOUNT NOTICE

*What is an Inactive Account?* It's a share (savings) account, with a balance under \$250 with no activity for 12 months, including deposits and withdrawals, and no other savings or loan accounts.

*What happens if my account becomes inactive?* A \$2.50 inactive account fee will be charged to your account each month until it becomes active again.

*How can I prevent my account from becoming inactive?* By having activity – we would rather see you use your account than charge you the inactive fee. We'd rather see you take advantage of the savings and loan opportunities at the credit union. We have several options to help you grow your savings through interest-bearing share savings accounts, share certificates and more. We are also one of the best resources you can use to borrow money more affordably.

---

## OFFICE CLOSINGS

- |  |   |
|--|---|
| <input type="checkbox"/> Columbus Day - October 14     | <input type="checkbox"/> Veterans Day - November 11 |
| <input type="checkbox"/> Thanksgiving - November 28-29 | <input type="checkbox"/> Christmas - December 25    |
| <input type="checkbox"/> New Year's Day - January 1    |   |
- 

Contact Nebraska State Employees Credit Union at [info@nsecu.org](mailto:info@nsecu.org). Our website address is [www.nsecu.org](http://www.nsecu.org).

Office  
330 S. 16  
Lincoln, NE 68508  
402-471-2561  
402-471-2869 fax



---

***Federally Insured by the National Credit Union Administration***

---