
Nebraska State Employees Credit Union

State Line

January 2020

Year End Notice

Your December 2019 statement will reflect your year-end total of interest earned and consumer and mortgage interest paid. Please save your statement for future reference when completing your tax return. You will not receive a separate 1099 form. If applicable, you will receive a separate 1098 form to show mortgage interest paid.

Introducing Our New President

On October 1st, Josh Baldwin became the President of the Credit Union. Josh has over 15 years experience in the banking industry. He has been a teller, a personal banker, and most recently managed a branch of Nebraska Bank of Commerce. Josh is looking forward to leading the Credit Union into the new decade with determination and ambition. He is also eager to meet our members, so stop in and say hello.

New Products and Services

With the computer conversion that happened late last year, the Credit Union was able to add additional products and services for your convenience and banking ease. We now offer "Pay Anyone" transfers, A2A (transfer from your accounts with us to your accounts held elsewhere), and Free Bill Pay with checking accounts. The Credit Union also has implemented our own app for your smart phone. Search for Nebraska State Employees Credit Union in your app store, and download the app. You will be able to view your accounts, transfer funds, and pay bills. If you have a check to deposit, but can't make it into the Credit Union, you can remotely deposit your checks! Please call the Credit Union at 402-471-2561 for more information.

Holiday Closings

*Martin Luther King, Jr Day - Monday, January 20

* Presidents' Day - Monday, February 17

Skip-A-Payment

Need a break from making your loan payment so you can catch up on holiday bills? We have a great way to take that break - skip an upcoming loan payment!

You can skip one loan payment every six months for a minimal fee of \$30 for each skipped payment. If you make bi-weekly payments, you can skip both payments that month.

The process is easy, just contact the Credit Union to complete the paperwork. The paperwork and fee must be completed at least five business days prior to the payment date.

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

Inactive Account Notice

An inactive account is a share account that has a balance of \$250 or less and has had no activity, such as deposits or withdrawals, for 12 months. If your account has become inactive, a \$2.50 fee will be charged each month until the account becomes active. This fee does not apply if you are using other credit union services, such as a checking account, credit card, loans, or certificates of deposit on that account.

How do you avoid the fee? Use your account. You can have direct deposits, transfer deposits, deposit cash or checks, or withdraw funds when you need them. We have options to help you increase your savings, such as vacation and Christmas club accounts, certificates of deposit, and more. We are also a great source for your lending needs.

Debit or Credit Card Fraud

If you get a phone call, text, or email alerting you about potential fraud on your cards, please call the number indicated to verify the transactions. Falcon Fraud will not ask for your social security number, but they may verify your birthday. If you believe fraud has been committed, or your card has been lost or stolen, please call 800-500-1044

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Federally Insured by the National Credit Union Administration

