# Nebraska State Employees Credit Union

# State Line

July 2020

#### **Annual Meeting**

The 79<sup>th</sup> Annual Meeting was held via Zoom on June 15<sup>th</sup>. Board elections were held, and the following members were re-appointed to the Board, with a few changes in positions. John Shelton was named as Chair, Mark Herman - Vice Chair, Cathy Wann - Secretary, Pete Andersen - Treasurer; members at large are Jeff Broman, Albert Nielsen, and Ron Riethmuller. We would like to thank the Board for volunteering their services to serve the Credit Union.

We are deeply saddened to announce that Millie Demuth-Kadavy passed away on Sunday, April 5, 2020. Millie was employed with Nebraska State Employees Credit Union for 21 years. She was the Vice President of Lending, and an amazing co-worker.

Millie had the biggest, most generous heart, and would do anything to help her family, co-workers, and the credit union. Her smile and her laugh could light up the room, and make you laugh along with her.

Millie leaves behind her mother, husband, two daughters, three step-children, and a grandson. She will be greatly missed by many.

Have you tried our online banking services? You can check your balances, account history, request check withdrawals, and transfer funds between internal accounts and accounts at other financial institutions! If you have a checking account, you can also take advantage of FREE bill pay! Our mobile app allows you to check balances, transfer funds, and even block your debit card if you should happen to misplace it. Give us a call, and we will be happy to assist you in setting up these services.

Holiday Closings Independence Day - July 3 Labor Day - September 7

### **Skip-A-Payment**

Need a break from making your loan payment so you can catch up on 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 your 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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