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## Nebraska State Employees Credit Union

# *State Line*

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January 2021

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### **Year End Notice**

Your December 2020 statement reflects your year end total of interest earned on share accounts, certificates of deposit, and interest paid on consumer and mortgage loans. Please save your statement for future reference when completing your 2020 tax returns. You will not receive a 1099. If applicable, you will receive a 1098 to show mortgage interest paid.

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### **Lowest Rates of the Season!**

If you are looking to save a little cash, now is the time to transfer your consumer loans to NSECU. You can save up to ½ percent on consumer loans you move from other institutions to NSECU, and you can delay the first payment up to 45 days. To see if you qualify, visit [RefinanceNSECU.com](http://RefinanceNSECU.com).

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### **Online Banking Services**

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.

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### **Volunteers Needed**

We are currently looking for volunteers for the Supervisory Committee and for the Board of Directors. If you are interested in volunteering, please let us know! Contact Josh for more information on how to become a volunteer.

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### **Holiday Closings**

Martin Luther King, Jr Day - January 18      Presidents' Day - February 15

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## **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 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.*

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## **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 \$3.50 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.

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## **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*

