Nebraska State Employees Credit Union

State Line

July 2021

The Lobby is Open!

After being closed for over a year, we have reopened our lobby! While it was closed because of the pandemic, we did some remodeling: fresh paint, new lights, new logo, and a new member service desk. Stop in to see the changes and visit with your member service representatives.

Always a Member

Did you know that once you become a member of the Credit Union, you can stay a member for life? Retire? No problem, you can keep your account! Change jobs? No problem, you can keep your account. Moving away? No problem, you can keep your account! You can stay a member for as long as you choose. Once a member; always a member!

Remote Deposit

Did you know you can deposit checks to your account from anywhere? Using the NSECU mobile app, you take a picture of the check you want to deposit and submit it electronically. Pending approval, the deposit will be posted by the next business day. Remote deposit is a quick, convenient way to deposit checks into your account. Call for more information!

Account Maintenance

Is it time to update the ownership of your account? Do you need to update joint owners? What about beneficiaries on your account? You may also want to verify your address, phone numbers, and your email address. Call Jenny or Hannah at 402-471-2561 to find out how to make any changes to your account.

We have money to lend!

Give Kevin or Chris a call and ask about our low loan rates. Get a great rate on new or used autos. New vehicles are as low as 2.15 APR. If you found a lower rate, give us a call. We may be able to match your rate or save you up to 0.50%.

APR = annual percentage rate. Subject to credit approval. Rate and term depends on credit history. Rates subject to change without notice. Rate floor of 2%. Excludes home equity, HELOC, revolving, credit cards, and overdraft LOC.

Holiday Closings

*Independence Day (observed) - July 5

*Labor Day - September 6 *

Skip-A-Payment

Need a break from making your loan payment so you can catch up on bills? You can skip an upcoming loan payment!

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

The process is easy, just contact Kevin or Chris 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 \$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 have certificates of deposit on that account. How do you avoid the fee? Use your account. Direct deposits, deposits of cash or checks, or withdrawals count as activity. We have options to help you increase your savings, such as savings round up, 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 or your debit card 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

Nebraska State Employees Credit Union Ph.: 402-471-2561 Fax: 402-471-2869 330 S 16th St, Lincoln, NE 68508

Member Service Representatives: Hannah: <u>customerservice@nsecu.org</u> Jenny: jenny@nsecu.org

Loan Officers: Kevin: <u>kevin@nsecu.org</u> Chris: <u>chris@nsecu.org</u>



Federally Insured by the National Credit Union Administration