

## Nebraska State Employees Credit Union

# State Line

October 2021

---

### **Start Saving!**

As a member of Nebraska State Employees Credit Union, your immediate family is also eligible for membership. Do you have a sibling, child, or grandchild who needs a savings account for their birthday, or Christmas money, or for their allowance or paycheck? Maybe they need to start a savings account for their first car or for college. It is never too early to start saving. Call the Credit Union for more information!

---

### **FREE Checking Account**

Have you thought about applying to open a checking account with NSECUCU? We offer totally FREE checking; Only \$25 to open, but there is no minimum balance to maintain and no monthly or annual service charge. With your checking account, you get a FREE Visa debit card, FREE bill pay, FREE e-Statements, FREE mobile access, and FREE mobile deposit.

---

### **Mobile App and Remote Deposit**

If you have not downloaded our mobile app, now is the time. Our app features the same options as on-line banking, PLUS free mobile deposit. You can check your balance, transfer funds, withdraw a check, pay bills, and deposit checks.

---

### **E-Statements**

Are you tired of waiting for your paper statement to arrive in the mail? Did you accidentally spill coffee on your statement or throw it in the trash? If you were enrolled in FREE e-Statements, you wouldn't have to worry about any of that. You receive your statement more quickly, you can download it at your leisure, and you can print it if you need a physical copy. Plus, statements are available for the previous 20 months, so if you need a copy, you have easy access.

---

### **Holiday Closings**

\* Columbus Day - Monday, Oct 11

\* Veterans' Day - Thursday, Nov 11

\* Thanksgiving - Thurs. - Friday, Nov 25-26  
\* New Year's Day - Friday, Dec 31

\* Christmas - Friday, Dec 24

---

## **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 is 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.

---

## **Alert: Washington Proposes Invasive IRS Reporting Affecting Our Members**

A recent proposal in Washington would require credit unions to report all deposits and withdrawals of more than \$600 to the IRS. Under the proposal, Nebraska State Employees Credit Union would be required by the government to report all qualifying transactions to the IRS. This intrusive and indiscriminate account reporting to the IRS may soon be enacted by Congress and will create an undesirable invasion of privacy for our members.

We care about you and your privacy, and we want you to know about this potential change proposed by Washington policymakers. If you want to learn more about these issues or share your opinion with Congress, please contact your representative.

Senator Deb Fischer  
(202) 224-6551  
senator\_fischer@fischer.senate.gov

Senator Ben Sasse  
(202) 224-4224  
ben\_sasse@sasse.senate.gov

Congressman Jeff Fortenberry  
Congressional District 1  
(202) 225-4806

Congressman Don Bacon  
Congressional District 2  
(202) 225-4155

Congressman Adrian Smith  
Congressional District 3  
(202) 225-6435

Thank you for being a valued member of Nebraska State Employees Credit Union.

---

Nebraska State Employees Credit Union  
330 S 16<sup>th</sup> St, Lincoln, NE 68508

Ph.: 402-471-2561  
Fax: 402-471-2869

