
Nebraska State Employees Credit Union

State Line

January 2022

Year End 1099-INT Notice

Your December 2021 statement will include your 1099-INT. Interest earned on share accounts, certificates of deposit, and interest paid on consumer and mortgage loans will be on this statement. Please save the statement for future reference when completing your 2021 tax returns. You will not receive a separate 1099-INT. If applicable, you will receive a 1098 to show mortgage interest paid.

Christmas Club and Vacation Club Accounts

It is time to start saving for your next vacation and for Christmas, 2022! We offer Vacation and Christmas club accounts to help you save. You can deposit into these accounts at any time, but withdrawals are not permitted until the account matures. Vacation Club pays on the first business day of June, and Christmas pays on the first business day of November. Give us a call if you have questions or are ready to open a Club account!

Online and Mobile Banking Services

Have you tried our online and mobile banking services? You can check your balance and, 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! Visit nsecu.org and download our app using the app store on your smart phone. Just search for Nebraska State ECU.

Account Ownership

It's the start of a new year, and it's time to review the ownership of your accounts. Do you have joint owners? Who are they? Have you added beneficiaries to your account? If you have any questions or need to update the ownership of your accounts, give us a call. We would be happy to help you!

New Year Skip-A-Payment

Need a break from holiday bills? You can take a break from your next loan payment, if you apply to Skip-A-Payment!

You can skip one loan payment for a minimal fee of \$30. If you make bi-weekly payments, you can skip both payments that month. You can only apply to Skip-A-Payment every six months, your loan must be current, and you must be a member in good standing.

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

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

Dormant Account Notice

A dormant 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 dormant, 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.

Debit or Credit Card Fraud

If you get a phone call, text, or email alerting you about potential fraud on your card, 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 855-961-1602.

Holiday Closings

Martin Luther King, Jr. Day - January 17
Presidents' Day - February 21

Nebraska State Employees Credit Union
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Ph.: 402-471-2561 Fax: 402-471-2869

Member Service Representatives:

Hannah - CustomerService@nsecu.org

Jenny - Jenny@nsecu.org

Loan Officers:

Chris - Chris@nsecu.org

Tamara - Tamara@nsecu.org

Federally Insured by the National Credit Union Administration

