Nebraska State Employees Credit Union

State Line

October 2022

Volunteers Needed!Volunteers keep the Credit Union running! The Nebraska State Employees Credit Union is looking for volunteers to serve the Credit Union. Please call 402-471-2561 or email info@nsecu.org for information.

Christmas Club and Vacation Club Accounts

Start saving for your next vacation and for Christmas, 2023! We offer Vacation and Christmas club accounts to help you save. It only takes \$10 to open either account, and you can deposit into these accounts at any time. However, withdrawals are not permitted until the account matures. Vacation Club matures on the first business day of June and Christmas Club on the first business day of November. Give us a call if you have questions or are ready to open a Club account.

Check Orders

If you are needing to order checks, please call the Credit Union. The checking account numbers changed a few years ago, and we need to make sure you have the correct number encoded on your checks. If the account number on your checks isn't 14 digits long, we'll need to order you checks with the correct number. Please call if you have any questions.

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.

Online and Mobile Banking Services

Have you tried our online and mobile banking services? You can check your balance, 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 for our website, and download our app using the app store on your smart phone. Just search for Nebraska State ECU. <u>http://www.nsecu.org</u>

Skip-A-Payment for the Holidays

It is time to start preparing for the holiday season! 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 biweekly payments, you can skip both payments that month. Your loan must be current, and you must be a member in good standing.

Please contact the Credit Union to complete the paperwork. The Skip-A-Payment and fee must be received at least five business days prior to the payment due 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.

Holiday Closings

Columbus Day - October 10 Thanksgiving - November 24-25 New Year's Day - January 2, 2023 Veterans' Day - November 11 Christmas - December 26

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

Member Service Representative:

Jenny - <u>Jenny@nsecu.org</u> Ph: 531-500-4003

Loan Officers:

Chris - Chris@nsecu.org Ph: 531-500-4021

Tamara - Tamara@nsecu.org Ph: 531-500-2875

Federally Insured by the National Credit Union Administration

