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## Nebraska State Employees Credit Union

# State Line

October 2023

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### Volunteers Needed

Volunteers keep your Credit Union running! NSECU needs volunteers for the Supervisory Committee and the Board of Directors. If you are interested or have questions, please give us a call at 402-471-2561.

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### 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!

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### 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!

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### 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, Jada, or Libby at 402-471-2561 to find out how to make any changes to your account.

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### Certificates of Deposit

Do you need a safe, guaranteed way to make money? Invest in a certificate of deposit with NSECU! Our great rates are guaranteed for the term of the certificate, and you can open one for as little as \$500.

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## International Credit Union Day - October 19

ICU Day exists to raise awareness and celebrate what makes credit unions unique: a mission to bring financial inclusion and well-being to people all over the world. ICU Day recognizes CU history, promotes achievements, recognizes hard work, and shares member experiences. Join us in celebration, and for treats, on October 19!

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## 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 biweekly 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.*

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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 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.

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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 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

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## Holiday Closings

\*Columbus Day - Oct 9\*    \*Veterans' Day - Nov 10 (observed)\*

\*Thanksgiving Holiday - Nov 23 & 24\*    \*Christmas - Dec 25\*  
\*New Year's Day - Jan 1, 2024\*

Nebraska State Employees Credit Union

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Member Service Representatives:

Jada: [jada@nsecu.org](mailto:jada@nsecu.org)    Jenny: [jenny@nsecu.org](mailto:jenny@nsecu.org)    Libby: [libby@nsecu.org](mailto:libby@nsecu.org)

Loan Officers:

Chris: [chris@nsecu.org](mailto:chris@nsecu.org)    Tamara: [tamara@nsecu.org](mailto:tamara@nsecu.org)

*Federally Insured by the National Credit Union Administration*

