## Nebraska State Employees Credit Union

# State Line

January 2024

#### Year End 1099-INT, 1099-R, and 1098 Notices

All tax forms will be mailed no later than January 31, 2024. If you have not received your forms by mid-February, please let us know.

#### **Christmas Club and Vacation Club Accounts**

It is time to start saving for your next vacation and for Christmas, 2024! We offer Vacation and Christmas club accounts to help you save. You can deposit into these accounts at any time, but withdrawals are not allowed 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 Maintenance**

It is the start of a new year, and it's time to review your accounts. Do we have your correct address, email, and phone number on file? Do you have joint owners? Who are they? Have you added or do you need to add 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!

## **Checking Accounts**

Are you looking for a new checking account? One that offers free bill-pay, a free debit card, and free

P2P (person to person) transfers? If so, give us a call. We would be happy to let you know about the great checking accounts we offer!

### **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 15 Presidents' Day - February 19

Contact us at: 402-471-2561 or email us at

Member Service Representatives:

Jada – <u>Jada@nsecu.org</u> Libby – Libby@nsecu.org

Jenny - <u>Jenny@nsecu.org</u>

Loan Officers:

Chris - Chris@nsecu.org Tamara - Tamara@nsecu.org

Federally Insured by the National Credit Union Administration

