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# Nebraska State Employees Credit Union

## *State Line*

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January 2026

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### **Volunteers Wanted!**

The Nebraska State Employees Credit Union is looking for volunteers for the Supervisory Committee. The supervisory committee meets once a month to review new loans, accounts, bank reconciliations, and financial statements. No experience is required. Call 402-471-2561 for more information.

### **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!

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

It is time to start saving for your next vacation and for Christmas, 2026! 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.

### **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 less than \$250 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 with a debit card, credit card, loans, or certificates of deposit on that membership.

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.

## 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! Download our app using the app store on your smart phone. Just search for Nebraska State ECU.

## Holiday Closings

Martin Luther King, Jr Day – January 19

Presidents' Day – February 16

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Nebraska State Employees Credit Union

nsecu.org

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Fax: 402-471-2869

### Member Service Representatives

Jenny: 531-500-4003 [jenny@nsecu.org](mailto:jenny@nsecu.org)

Jada: 531-500-3147 [jada@nsecu.org](mailto:jada@nsecu.org)

Hannah: 531-500-4482 [hannah@nseu.org](mailto:hannah@nseu.org)

### Loan Officers

Chris: 531-500-4021 [chris@nsecu.org](mailto:chris@nsecu.org)

Tamara: 531-500-2875 [tamara@nsecu.org](mailto:tamara@nsecu.org)



*Federally Insured by the  
National Credit Union Administration*