

CREDIT UNION NEWS

A newsletter for NUFCU members

INSIDE

Building Update by NUFCU President Bob Torell



With the new Credit Union building construction taking place just a block south of our current facility, I can look out my office window and watch progress. I have to admit to taking a few “coffee breaks” to stand watch as the building entered a new phase of construction. As I write this, the steel structure is rising from the ground, concrete for

the second floor will be poured soon, and the vault is being installed. By the time you read this, the exterior walls should be going up. We expect the building to be substantially complete in June, with a move to the new facility planned for sometime in July.

Members are getting excited about the new facility. Occasionally, I hear members talking about remembrances of the Credit Union when it was located in the Faculty Club or 501 Building years ago. Others remember the move to our current location at 1630 Q in the mid-1980s. This facility has served us well over the years.

Soon the Credit Union will have a new facility. The two-story building will offer improved functionality, energy efficiency, better visibility, more parking, and improved accessibility for disabled members. We’ll have more open space and room for growth. We’re convinced that this move will allow us to better serve our members now and in the future.

New Facility to Have Safe Deposit Boxes

Over the years, I’ve heard from members who say that if we only had safe deposit boxes, they could have all of their “banking” needs met at the Credit Union. Well, I’m pleased to report that this new service will soon be available. Our new building will have a vault with safe deposit boxes. I’d invite you to give us a call if you are interested in reserving a safe deposit box at the Credit Union. We’ll get you pricing information and then contact you when the boxes are available.

In October, we will be celebrating 75 years of serving members of the University of Nebraska Federal Credit Union. NUFCU has come a long way over the years. What started as an idea and a few dollars in deposits in 1937 is now a \$75 million full-service financial institution. As we continue our growth, we pledge to continue the tradition of quality service you know and expect.

Have a safe and prosperous New Year!

WINTER 2012 EDITION

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BUILDING PROGRESS ON FACEBOOK

Visit us on Facebook and see regular photo updates of the new building and other Credit Union news and information.

It’s not necessary to have a Facebook account. Just go to:

www.facebook.com/nufcu.

To learn more...
www.NUFCU.org



BE SMARTER WITH MONEY.





Guest Columnist:
Kathy Prochaska-Cue,
Ph.D., A.F.C.

**Accredited Financial
Counselor**

Building a Team of Financial Advisors

A Goggle search on “financial advisor, finding” results in more than three million hits, many of them from well-known financial advisors, financial journalists, and financial services. As you browse through the first 100 or so, you’ll find consistent advice saying you want an advisor who understands your goals, can recommend

financial changes to fit your needs, helps allocate your assets including savings and investments, possesses proper credentials, and, above all, who is someone in whom you can place your trust and confidence.

Who are the financial professionals you need? Usually included are a comprehensive financial planner and/or wealth manager, accountant or tax person, insurance representative, stockbroker and/or mutual fund salesperson, an attorney, and your financial depository institution (credit union or bank). If you need the services of more than one of these financial professionals, you have a financial team.

Once you decide what types of financial professionals you need on your team, how do you find the right people? How do you make sure they are working together for your benefit? What are some warning signs that someone may not be the right person for you? Since you are an important member of your team, what do you need to do to help your team be a success?

A one-hour seminar sponsored by the University of Nebraska Federal Credit Union on January 24 or January 26 will help answer these and other questions about financial advisors for a financial team. As a financial educator, I will give you guidelines for deciding what types of advisors you need, help you navigate the maze of financial credentials used by financial advisors (one financial journalist estimated there are almost 100 designations currently in use), important questions to ask before you commit to someone for your financial team, and offer suggestions for working with financial professionals.

Choosing the members of your financial team are important financial decisions. Come join us!

Financial *Smart Tips* on Twitter

Do you Tweet? Kathy Prochaska-Cue, Accredited Financial Counselor and regular contributor to this newsletter will be posting financial smart tips on the Credit Union’s Twitter account. No Twitter account needed. Check out the most recent Smart Tip and other Credit Union information at www.twitter.com/nufcu.

Exciting News- Loan Interest Rates Drop Again!



Just when you thought they would never go lower! We’ve done it again. We lowered our loan interest rates. Lower loan rates mean big savings if you’re in the market for a new or used auto. Additionally, home loans and home equity loans are also at historic lows. Even if you already have a loan with another lender, there’s an excellent chance we can save you money and lower your payments. Come back to the place you know and trust – your Credit Union. Contact a Loan Officer to find out how we can help save you money. Call **402.472.2087** or visit us online at **www.nufcu.org** for current rates or to apply online.

Your Credit Union helps you **BE SMARTER WITH MONEY.**

Coat Drive for CEDARS Home for Children



CEDARS

The Credit Union is partnering up with other Lincoln area Credit Unions to collect donations of new or gently used coats, hats, scarves, mittens, blankets, and \$5.00

gift cards to restaurants for CEDARS Home for Children. Sizes can range from infants to adults. We will be collecting items at both Credit Union locations from January 15, 2012 through February 28, 2012.

CEDARS helps children who have been abused, neglected, and homeless achieve safety, security, and enduring family relationships. Your generosity will be greatly appreciated.

Events & Seminars

Choosing Your Financial Team

Kathy Prochaska-Cue will present a seminar on how to choose the right people to help you structure all aspects of your finances.

Tuesday, January 24th, 2012- 12:00pm to 1:00pm, Main Campus Union

Thursday, January 26th, 2012- 6:30pm to 7:30pm, East Campus Union

Please RSVP online at www.nufcu.org or call 402.472.2087 by January 20.

Credit Reports and Credit Scores

NUFCU VP of Member Services, Monte Dickson, will discuss all the information that makes up your credit report and credit score. He will help you understand how to earn and maintain the best score possible.

Wednesday, February 22nd, 2012- 6:30pm to 7:30pm, East Campus Union

Thursday, February 23rd, 2012- 12:00pm to 1:00pm, Main Campus Union

Please RSVP online at www.nufcu.org or call 402.472.2087 by February 17.

Cedars Coat Drive

January 15 to February 28.

NUFCU Annual Meeting

**Wednesday, April 18, 6:00 – 8:00pm
UNL East Campus Union**

Scholarship Contest Deadline

March 15.

Visit www.nufcu.org for details.

Holiday Closings

*Martin Luther King, Jr. Day -
Monday, January 16, 2012*

*Presidents' Day -
Monday, February 20, 2012*

74th Annual Meeting A Meeting With a Difference



University of Nebraska Federal Credit Union invites you to attend our—your—annual meeting. Your annual meeting is democracy in action. It's your opportunity to meet with management and elected officials to learn about what's happening at the Credit Union.

You'll learn more about the credit union's financial position, products and services, current business issues, and future goals. You'll be able to meet face-to-face the people--professionals and volunteers--who run your credit union. Join us from 6:00 p.m. to 8:00 p.m. on **Wednesday, April 18, 2012**, at the UNL East Campus Union. You'll enjoy dinner, followed by a business meeting and entertainment. At the close of the meeting, if there was an election, we will be announcing the winners of the election for Board of Directors and give out some great door prizes.

There's no cost to attend this, but reservations are required. We need to know how many guests we'll be having for dinner, so please give us a call at 402.472.2087 by Thursday, April 12, to let us know you're coming or register online at www.nufcu.org.

Scholarship Contest

Lincoln area credit unions are sponsoring a scholarship contest. Contestants have an opportunity to earn scholarships of \$1,500, \$1,000, or \$500.

For complete rules, call 402.472.2087 or visit our website at www.nufcu.org.

**We have new lower rates for all of our home loan products.
Learn more and apply online at www.nufcu.org.**



402.472.2087

1.800.875.5933

www.nufcu.org

University of
Nebraska
FEDERAL CREDIT UNION

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Lincoln NE 68501-2847

301 N 52nd Street
PO Box 5254
Lincoln NE 68505-0254

Fax: 402.472.6814
Hours:
Lobby:
8:30-5:30 Monday-Friday
8:30-noon Saturday
(Q St. location only)
Drive up:
7:30-6:00 Monday-Friday
8:30-noon Saturday

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Do You Have Ten Minutes to Save Money?

If you have 10 minutes to spare, we'd like to help you save money. A short consultation with one of our Member Service Officers can be your opportunity to save significant dollars. It's simple. You will be asked a few questions about your finances and we'll help you discover if we have a lower cost alternative.

Did you finance your last vehicle at the car dealer and wonder if you got the best rate? Have you taken advantage of the historically low interest rates to refinance your home loan? Do you ever wonder if you've got the best deal on a credit card or checking account? In a few short minutes, our experts can help find answers to these questions and others. We pledge to give you honest answers. If we feel that you already have a better deal elsewhere, we'll tell you.

Your Credit Union is dedicated to helping our members save money. We pledge to provide products and services that are fair and appropriate for our members. We are focused on offering competitive rates and lower fees. We live by this and we save members money every day.

With an investment of only 10 minutes, what have you got to lose? Perhaps a better question is, what have you got to gain? Give us a call at 402.472.2087 to find out.

10 MINUTES TO SMARTER BANKING

A free consultation focused on saving you money.

Schedule a consultation today and you could **earn more** in savings, **spend less** on fees and **save more** on loans with the help of our historically low rates on:

- Auto Loans
- Home Loans
- Home Equity Loans and Lines of Credit
- Business Loans
- Personal Loans
- Credit Cards

To learn how the University of Nebraska Federal Credit Union can help you Be Smarter with Money, call 402.472.2087 and schedule your **10 Minutes to Smarter Banking** consultation today!



HOME



CAR



CREDIT CARD



CHECKING & SAVINGS

BE SMARTER WITH MONEY.

Federally insured by NCUA

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Nebraska
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