

# INSURANCE CLAIMS PROCEDURE



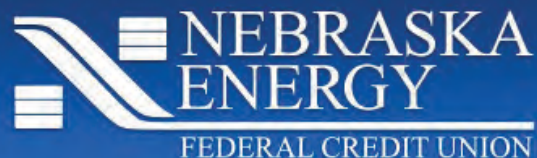
Members please be aware of the following procedures when processing an insurance claims check at the credit union:

- All names on the check must endorse the check
- There will be a hold put on the check and it will be temporarily deposited into the savings account
- Copy of the adjuster statement is necessary before funds are disbursed
- Invoices for work completed are required and funds released based on invoice
- Checks issued to contractor and member and sent to the member

Exceptions may apply. Please call – 1-800-453-3913 with questions.

**Nebraska Energy  
Federal Credit Union**  
1414 15th St. • PO Box 499  
Columbus, NE 68601

PRSR STD  
US POSTAGE  
PAID  
OMAHA, NE  
PERMIT NO 1512



**powerline**  
1st Quarter 2017

## 1st Quarter 2017 Rate Projections:

**Share Account .70% APY\***  
(Minimum \$25.00)

**Holiday Account .70% APY\***  
(Dividends paid annually.  
No minimum balance required.)

**IRAs 1.20% APY\***  
(Minimum \$100.00)

**Checking Account .25% APY\***  
(Average monthly balance of \$300)

**\*Annual Percentage Yields (APYs) are variable. Rates subject to change. Fees may reduce earnings. Rates are accurate as of the last dividend declaration date.**

### Share Certificates

**1 Year - 1.20% APY\***  
**2 Year - 1.40% APY\***

Minimum Deposit \$5,000.00  
Early Withdrawal penalty applies and may result in loss of dividends and principal:  
1 Year = 120 days of dividends  
2 Year = 180 days of dividends  
Rates effective 01/01/17

**\*Annual Percentage Yields (APYs)**

### Contact Us

1414 15th Street • PO Box 499  
Columbus, NE 68601  
(402) 563.5900 • 800.453.3913

**Web:** www.ne-fcu.org  
**Email:** info@ne-fcu.org  
**Call 24:** 844-833-0014

### Hours

Monday - Tuesday  
Thursday - Friday  
8:00 a.m. - 5:00 p.m.  
Wednesday  
8:30 a.m. - 5:00 p.m.

## Board Declares 25% Bonus Dividend\*\*

At their November 21, 2016 meeting, the Nebraska Energy Federal Credit Union Board of Directors voted to approve a bonus dividend of 25% of the dividends members earned for the calendar year 2016. This applies only to accounts that remain open through year-end. The dividends were paid at month end December and reflected on the 12/31/16 statements.

In addition, the Board has projected a 10 basis point rate increase on all regular Shares for 1st quarter 2017:

Shares: .70% APY\* Holiday Account: .70% APY\*

“Giving back to our member-owners is one of the primary benefits of Credit Union membership,” said Stan Fraser, Nebraska Energy Federal Credit Union President and CEO. “Members share in benefits when the credit union does well. Nebraska Energy Federal Credit Union returns profits to its members in the form of lower loan rates, higher yields, lower fees, increased services, and improved access to services.”

\*Annual Percentage Yields (APYs) are variable. Rates subject to change without notice. Fees may reduce earnings. Rate may change after the account is opened. Minimum balances required to earn the advertised APY on Shares is \$25.00. Checking accounts are excluded.

\*\*The following exclusions apply to the Bonus Dividend: Closed Accounts, Chargeoffs, Accounts with delinquencies 30 days or greater.

## Get Roadside Assistance for Less Than \$1\* per week with CU Road Pal!

CU Road Pal was created exclusively for credit union members and offers a wide range of roadside assistance services at significant savings as compared to competing roadside assistance plans.

For less than \$1 per week\*, members can have the safety and security of 24/7 protection while on the road. And, **you are covered in any vehicle - whether you are the driver or the passenger.**

- Plans include:**
- 25 mile, 50 mile and 100 mile towing options
  - Emergency towing
  - Emergency fuel delivery service
  - Emergency flat tire assistance
  - Emergency lock-out assistance
  - Battery service and more!

CU Road Pal is just one of many member discounts available with the Love My Credit Union Rewards program. Members have saved nearly \$2 billion with exclusive offers from these great partners:

- Get a \$100 reward card\*\* when you join Sprint. Plus, receive a 10% discount (15% discount for business members) on select regularly priced Sprint monthly data service.
- Save up to \$15 on TurboTax federal tax products, America's #1 online tax preparation service.
- Get a \$100 Love My Credit Union Rewards gift card and a free smoke communicator (that is wired to your ADT home security system) when purchasing NEW ADT home security.
- Earn cash back for every purchase from the Love to Shop online mall. Shop at more than 1,500 online retailers including Target, Best Buy, Lowes, Macy's, Footlocker and more!
- Members could save up to \$519.52 on car insurance with TruStage\*\*\*. Exclusively for credit union members.

Visit [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org) to start saving today!

\*Based on individual roadside assistance plan.

\*\*Requires new account activation on non-discounted device. Valid through December 31, 2016.

\*\*\*Average annual savings based on a countrywide survey of new customers from 1/27/2014 to 1/16/2015 who reported their prior insurer's premiums when they switched to Liberty Mutual's group auto and home program. Savings do not apply in MA.



**Federally  
Insured  
by NCUA**



## ATTENTION MEMBERS 2017/2018 Scholarship Programs

Nebraska Energy Federal Credit Union will award 18 \$1,000 scholarships for the 2017/2018 academic year. Scholarships are available to members who are currently attending or plan to attend an accredited University, College, Junior College, Vo-Tech or Business School.

Nebraska Energy Federal Credit Union will award up to four (4) \$1,000 scholarships to members who plan to attend an accredited Nebraska Lineman's School in 2017/2018.

Applications are available at [www.ne-fcu.org](http://www.ne-fcu.org)

# It's Here!

## Mobiliti with NEFCU 2GO

### Mobile Deposit App

Access your account anytime, anywhere 24/7... all from your mobile device:



- Mobile deposit
- View balances
- Pay bills
- Transfer funds



### NEFCU 2GO\* Mobile Deposit App

Deposit checks to your credit union account Anytime from Anywhere. NEFCU 2GO mobile app is available for Apple and Android devices.

NEFCU 2GO is a free service for our Virtual Branch Online Banking members\*

- Mobile Deposit - Deposit checks using your mobile device
- Manage multiple accounts on the go
- View Balances
- Pay Bills with FREE Bill Pay Service
- Transfer Funds

\*Message and data rates may apply. Your mobile service provider may charge internet access fees. Internet access is needed for NEFCU 2GO. Check with your service provider for details on specific fees and charges for mobile internet access.

### GET STARTED

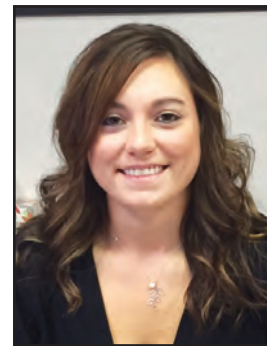
Members are required to be enrolled in Virtual Branch Online Banking. If you are not currently enrolled in online banking, contact us at 800-453-3913 and we will get you started!!

Use of the Mobile Deposit feature of NEFCU 2GO requires credit union authorization. Contact the credit union to qualify for use of this service.

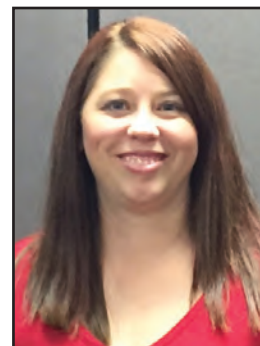
## ON THE MOVE.....



**Joan Gubbels** moved from Consumer Loan Officer to Assistant Consumer Loan Manager. Joan has been with the credit union for 17 years. Joan and her husband Doug have 3 children and 10 grandchildren. In her spare time Joan enjoys cooking and spending time with family.



**Kayla Schnelle** moved from Loan Services Assistant to Loan Officer. Kayla has been with the credit union for 5 years. She and her husband Nick have been married for 9 years. Kayla enjoys spending time with her family and friends, and especially her nieces and nephews.



**Tina Beiermann** moved from Member Service Representative to Mortgage Services Assistant. Tina has been with the credit union for 5 years. She and her husband Jason have two girls Emily and Alyssa and are expecting their third daughter in January. In her spare time Tina enjoys spending time with family and friends, watching movies and teaching herself photography.



**Assistant Vice President Rhonda Schademann** moved from accounting to supervisor of consumer lending. Rhonda has been with the credit union for 17 years. She and her husband Tim have two children, Nick (Minnesota) and Sarah, freshman at University of Lincoln Kearney, NE. In her spare time Rhonda enjoys spending time with her family and friends.

*Congratulations and Best Wishes*  
to  
**Joy Anderson & Diane Schwank**



Joy Anderson



Diane Schwank

### Nebraska Energy Federal Credit Union announces two retirements!

**Joy Anderson** announced her retirement after 25 years of service. **Diane Schwank** announced her retirement after 28 years of service. On behalf of the credit union staff, volunteers and the many members with whom you both worked, we want to extend our sincerest appreciation for the contributions made throughout your employment with the credit union and best wishes on your retirement! ~ Congratulations Joy and Diane ~

### Watch Your Savings Accumulate With Share Certificates

- 1 Year Certificate – 1.20% APY\***  
Minimum Deposit \$5,000
- 2 Year Certificate – 1.40% APY\***  
Minimum Deposit \$5,000

\*Annual Percentage Yields (APYs). Early withdrawal penalty applies and may result in loss of dividends and principle: 1 Year = 120 days of dividends, 2 Year = 180 days of dividends. Rates effective 01/01/17 and subject to change without notice. Federally Insured by NCUA.

### Auto Loans

NEW or USED

As Low As... **1.74% APR\***



Up to 90 days to first Payment\*\*Full coverage insurance required.

\*Annual Percentage Rate. \*\*Interest will accrue during the payment deferral period/90 days. Fixed Rate over life of loan. Rates may be higher depending on your credit history and other underwriting factors. Our loan officers will discuss your application and available rates with you. Add on for tax and licensing. No down payment required. Subject to credit approval. Rates, Terms and Condition are subject to change without notice and based on credit worthiness, qualifications and collateral. No refinancing of current NEFCU loans.

### Mortgage Loans

- Fixed Rate Mortgages** As Low As **2.40% APR\***
- Adjustable Rate Mortgages** As Low As **2.80% APR\***

\*Annual Percentage Rate. Rates, Terms and Conditions are subject to change and based on credit worthiness and qualifications. Adjustable Rate Mortgages (ARM) have a fixed rate for a predetermined period. After the predetermined period, your rate may adjust up or down according to market rates at the time of reset. Contact the credit union for more information.

