

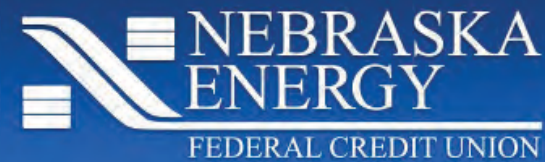
Introducing Nebraska Energy Federal Credit Union's HOME CENTER!

We know that buying a home can be overwhelming, so we're here to help. Our Home Center can be found on our website at www.ne-fcu.org. It will assist in providing you the information necessary to alleviate the guesswork and move you closer to your new home. You'll learn the necessities of home buying, working on balancing that all-important budget and everything you need to get you on the path to home ownership.

Buying a home or refinancing?
We're with you every step of the way.

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
2nd Quarter 2017

2nd Quarter 2017 Rate Projections:

Share Account .80% APY*
(Minimum \$25.00)

Holiday Account .80% APY*
(Dividends paid annually.
No minimum balance required.)

IRAs 1.32% APY*
(Minimum \$100.00)

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

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

Share Certificates

1 Year - 1.32% APY*
2 Year - 1.52% 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 04/01/17

*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.



**Federally
Insured
by NCUA**



**Nebraska Energy Federal
Credit Union does it AGAIN!!**

2017 Benefits to Members Award winner

Nebraska Energy Federal Credit Union is the recipient of its third consecutive national Benefits to Members Award. In the asset range of \$100-\$250 million, NEFCU was ranked 1st nationally for 2017 for federally insured credit unions, with \$518 average benefit per household according to CUNA, the Credit Union National Association. Stan Fraser, NEFCU CEO was presented the award in February at the CUNA Governmental Affairs Conference in Washington, D.C.

The Benefits to Members Award NEFCU received for 2016 was for ranking 2nd nationally in our asset category, with \$472 average benefit per household and 3rd nationally in 2015, with \$404 average benefit per household.

These three-time back-to-back awards are the first such awards ever received by a Nebraska credit union.

Rootin Tootin Good Time!!

Plan to attend the
**NEBRASKA ENERGY FEDERAL CREDIT UNION
74th ANNUAL MEETING**

FRIDAY, JUNE 30, 2017

VFW- Columbus, NE • 2720 23rd Street
Social Hour: 5:30 pm • Buffet Dinner: 6:30 pm
Meeting: 7:30 pm

Tickets are \$6.00 per person and can be purchased at
the credit union or by calling 800-453-3913.
Tickets must be purchased by Friday, June 23, 2017.
Seating is limited.

NOTE: NEFCU is seeking candidates for
three (3) positions on the
Board of Directors. Members
interested in being nominated
should contact the credit union by
Friday, May 26, 2017 and your name
will be forwarded to the
nominating committee. Thank you!!



Educate Yourself

Everything there is to know about
buying a home so that you can make
the right decisions is right here.

Crunch the Numbers

The most affordable solution is right
at your fingertips with our convenient
calculators and tools.

To-Do List

Stay organized with this handy list that
will help you track the progress and
make sure you're prepared.

Members are loving



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. 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.

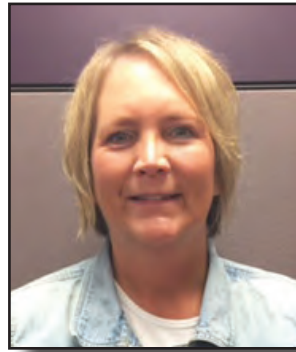


ON THE MOVE.....

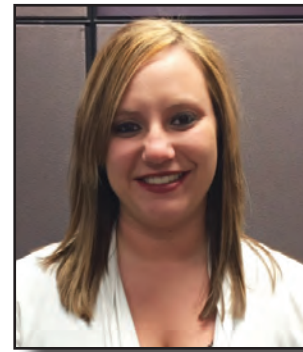


Ashley Yrkoski moved from Member Service Representative to Consumer Loan Processor. Ashley has been with the credit union for two years. Ashley and her husband Justin were married September 2016. She enjoys spending time with her husband and their pets.

WELCOME.....



Tricia Korgel joined the credit union as a Member Services Representative in January 2017. She has previous banking experience as well as extensive customer service experience. Tricia and her husband David relocated to Columbus from Grand Island in late 2012. She and David have one daughter who lives in Lincoln that she enjoys visiting quite often. She also enjoys sporting activities and taking vacations when possible.



Nicole DeWispelare joined the credit union staff in January, 2017 as a Mortgage Loan Officer. Nicole has prior experience working in the title and escrow industry and also has a BS in both Business Management and Marketing. She enjoys spending time with her husband Troy on their acreage outside of Bellwood with their three dogs. She also enjoys being around family and friends.

Mortgage Loans

Fixed Rate Mortgages	As Low As	2.50%	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.
Adjustable Rate Mortgages	As Low As	2.90%	APR*	

Auto Loans

NEW or USED

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

100% Financing

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.

Watch Your Savings Accumulate With Share Certificates

1 Year Certificate – 1.32% APY*

Minimum Deposit \$5,000

2 Year Certificate – 1.52% 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 04/01/17 and subject to change without notice. Federally Insured by NCUA.

Spread the Word!! Refer-A-Friend!!

What's better than being a member of Nebraska Energy Federal Credit Union? How about sharing up to \$100.00 with family members and co-workers! For each new member you refer to us, we'll give \$50.00 to you and \$50.00 to the new member*.

Referring Member:

- Must be 19 years of age or older to participate.
- Must be a member in good standing.

New Member:

- Must be 19 years of age or older and be new to Nebraska Energy Federal Credit Union to participate in the referral program.
- New accounts are subject to approval.
- Must open a checking account** with a direct deposit (minimum \$50.00) and the checking account must remain open for 90 days or open a loan with a minimum balance of \$1,000.00 and remains open for 90 days.
- Referral form must be presented when the account is opened and must contain the referring member's name.

*Incentives will be awarded upon account meeting qualification criteria and will be placed in the share account on a 90 day hold. Subject to membership eligibility. Restrictions apply. The credit union reserves the right to cancel or change this promotion at any time.

**Checking account rate = .25% APY and is accurate as of last dividend declaration date. This rate is a variable rate and may change after account opening. An average monthly balance of \$300.00 is required to earn the APY. Fees may reduce earnings on the account.

✂

Who is eligible? Membership with Nebraska Energy Federal Credit Union is available to employees who work regularly at entities engaged in the generation, transmission and distribution of electrical power in Nebraska.

- Immediate family members
- Employees of Municipalities that generate, transmit or distribute electrical power in Nebraska.

Existing Member's Name _____

City _____ State _____

Referred me to Nebraska Energy Federal Credit Union!

www.ne-fcu.org info@ne-fcu.org 800-453-3913

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