

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.

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

PRSRT STD
US POSTAGE
PAID
OMAHA, NE
PERMIT NO 1512



powerline
3rd Quarter 2017



Nebraska Energy Federal Credit Union Elects Three to Board of Directors

The credit union held its 74th Annual Meeting on Friday, June 30, 2017, at the VFW Columbus, Nebraska

Elected to three year terms on the NEFCU Board of Directors are:

Walt Williams Nicole Schultz Clint Przymus

Congratulations and "thank you" for your volunteer service to Nebraska Energy Federal Credit Union

3rd Quarter 2017 Rate Projections:

Share Account .90% APY*
(Minimum \$25.00)

Holiday Account .90% APY*
(Dividends paid annually.
No minimum balance required.)

IRAs 1.45% 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 - 1.45% APY*
2 Year - 1.65% 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 07/01/17

***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**

Coming Soon

CardValet®

Nebraska Energy Federal Credit Union is introducing CardValet for our checking account owners with a debit card. This mobile app will allow you to control debit card usage and spending on the go. With CardValet you can:

- Turn your card on and off right from your smartphone
- Set up Card Valet to send you alerts based on dollar amounts, location and merchant type
- Stay informed of potential fraud with alerts on attempted or declined transactions
- Get real-time balances on your accounts
- Set spending limits to control: Where, When and How the card can be used

More information is coming soon.....

*Message and data rates may apply. Check with your mobile provider.

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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Welcome



Stacey Gasper

Joined the credit union as a Credit Card Specialist/ Member Services Representative in April 2017. Stacey has previous banking experience as well as over 20 years of

customer service experience. She and her husband George moved to Columbus after both serving in the armed forces: US Navy and US Marine Corps respectively. They have three sons: Joshua, and twins Hunter and Tanner; all in college. Stacey enjoys scrapbooking and spending time with family and friends.

Congratulations & Thank You

Please join us in congratulating these staff members for their years of dedicated service and contributions to the credit union and its members.



Tina Beiermann
Mortgage Services Assistant
5 Years



Kayla Schnelle
Consumer Loan Officer
5 Years



Ruth Woehrer
Member Services Representative
5 Years

2017 NEFCU Scholarships

Nebraska Energy Federal Credit Union is pleased to announce that each of the following members has been named a recipient of a \$1,000 scholarship to the school of their choice. As Nebraska Energy Federal Credit Union scholarship winners, these members have been selected from among 60 entries based upon academic excellence, extracurricular involvement, and a personal essay.

Completing its eighteenth year, the Nebraska Energy Federal Credit Union Scholarship Program is available to members of the credit union who plan to attend or are currently attending an accredited University, College, Junior College, Vo-Tech or Business School. This year an additional four (4) scholarships were awarded to members who are attending or plan to attend an accredited Nebraska Lineman's School in 2017.

To date Nebraska Energy Federal Credit Union has awarded \$297,000 in scholarships.



Nicholas Balerud
Columbus, NE



Trenton Chramosta
Lincoln, NE



Jade Christensen
Humphrey, NE



Braydon Conell
Utica, NE



LOAN SPECIAL

5.00% APR*


for 12 months

\$1,000 — \$2,000 — \$3,000

Hurry, offer ends 9/30/2017

Payment Example:
Borrow \$3,000.00 at 5.00% APR for 12 months - first payment due in 45 days - payment will be \$275.34

* Annual Percentage Rate



Mortgage Loans


Fixed Rate Mortgages

As Low As 2.60% APR*

Adjustable Rate Mortgages

As Low As 3.00% 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.





Auto Loans

NEW or USED

As Low As... **1.84%** 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.

Watch Your Savings Grow With Share Certificates

1 Year Certificate


1.45% APY*

Minimum Deposit \$5,000

2 Year Certificate

1.65% 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 07/01/17 and subject to change without notice. Federally insured by NCUA.

Jacob Czarnick
Columbus, NE

Haley Faust
Columbus, NE

Alyssa Hartman
Columbus, NE

Jessica Humphrey
Columbus, NE

Brynley Klein
Benedict, NE

Benjamin Kuehn
Dodge, NE

Brenden Martinsen
Columbus, NE

Lane Meier
York, NE

Sheila Murphy
Auburn, NE

Brooke Podolak
Columbus, NE

Morgan Rumery
York, NE

Emma Ruskamp
Rising City, NE

Megan Stevens
Rock Port, MO

Colten Stutheit
Lincoln, NE

Kaylee Tonniges
Columbus, NE

April Walkup
York, NE

Jody Wendt
Columbus, NE

Spencer Wurm
Fairbury, NE