

**4th Quarter 2017  
Rate Projections:**

**Share Account .90% APY\***  
(Minimum balance \$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 10/01/17

**\*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**

**EQUIFAX DATA BREACH**

On September 7, 2017, Equifax announced a cybersecurity breach that may have compromised approximately 145.5 million U.S. consumers personal information. The information accessed includes addresses, some drivers license numbers, and in some instances credit card numbers.

Protecting your account and safeguarding personal information is high priority at Nebraska Energy Federal Credit Union. Our internal procedures and fraud prevention systems constantly monitor your accounts for suspicious activity.

**FIND OUT IF YOU WERE IMPACTED:** Nebraska Energy Federal Credit Union encourages all of our members to visit the Equifax web site at [www.equifaxsecurity2017.com/](http://www.equifaxsecurity2017.com/) to find out if your private information may have been compromised. Click on the Check Potential Impact Tab. Enter your last name and the last six digits of your Social Security number. You will receive an immediate response whether you were impacted or not. You can contact Equifax at 866-447-7559 regarding any questions you may have.

**WAYS TO PROTECT YOUR ACCOUNT:**

- Monitor your accounts regularly. If you have any suspicious activity on your credit union accounts report it to us immediately.
- Update usernames and passwords.
- Set up Account Test Alerts through Virtual Branch Online Account Access and the NEFCU Mobile app.
- Monitor your credit report. You can obtain a free credit report annually at [www.annualcreditreport.com](http://www.annualcreditreport.com)
- Place a fraud alert or freeze on your credit reports.

Please contact the credit union with any questions at 800-453-3913.

**CardValet®**

**Manage your debit card at the touch of a button.**

Nebraska Energy Federal Credit Union is pleased to introduce 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 if 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

Easy to use! Download CardValet from the App store. Follow the **New User** prompts to activate. That's it!! You are now in control of your debit card usage.

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



**ATTENTION MEMBERS**  
**2018/2019**  
**Scholarship Programs**

Nebraska Energy Federal Credit Union will award 18 \$1,000 scholarships for the 2018/2019 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) additional \$1,000 scholarships to members who plan to attend an accredited Nebraska Lineman's School in 2018/2019.

Applications will be available at [www.ne-fcu.org](http://www.ne-fcu.org) beginning 12/01/2017. Applications must be returned to the credit union by 01/31/2018.

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

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**YOUR CREDIT UNION HAS TEAMED UP WITH SANTA!**  
**LETTERS FROM SANTA**

**Proceeds benefit Children's Miracle Network**

**Only  
 \$3.00**

Treat your little loved ones to a personalized letter from Santa. Great for children, grandchildren, family friends, or any child. Not only will you bring a smile to your loved one's face, but you will also help raise money for Children's Miracle Network.

**Ask a credit union member service representative for more information.**  
**800-453-3913**  
**Order Deadline -**  
**Friday, November 10th**



*Welcome*  
**Sarah Meysenburg**

Sarah Meysenburg joined the credit union as a Member Service Representative in September 2017. Sarah has prior credit union experience. She relocated from David City to Columbus with her dog Lola in May 2016. Prior to that she lived in Omaha for 8 years. She enjoys spending time with her niece, parents, sister and brother in law.



**FALL  
 LOAN SPECIAL**

**5.00% APR\***  
**for 12 months**

**\$1,000 - \$2,000 - \$3,000**

Hurry, offer ends 11/30/2017

Payment example: Borrow \$3,000 @ 5.00% APR for 12 months, 45 days to first payment, the monthly payment will be \$257.34. All loans subject to approval. Interest will accrue during 45 day deferment period.

\* Annual Percentage Rate