



# State Line

Nebraska State Employees Credit Union Newsletter / April 2009

## NSECUC's 68th Annual Meeting

April 23, 2009 • 7:00 p.m.

State Office Bldg

301 Centennial Mall South

Lower Level "D" (use East Door)

Lincoln, NE

"Ever wondered what makes a credit union different from other financial institutions? Look no further than the annual meeting. The people that attend our annual meeting are the same people we serve every day - not an elite group of stockholders.

Unlike other financial institutions, decisions are made and ballots are cast by the people that use our services - people just like you. At this year's annual meeting, you'll receive first-hand information on credit union business, chat with fellow members over refreshments, and win door prizes.

**PLEASE PLAN TO JOIN US!**

## Holiday Closings

*Memorial Day ~ Monday, May 25<sup>th</sup>*

*Independence Day ~ Friday, July 3<sup>rd</sup>*

### Lincoln

Main Office

330 So. 16th Street  
(402) 471-2561 800-227-5965

Hours:

M-F 7:30 am - 5 pm

Closed Saturday

### Beatrice

Branch Office -  
Development Ctr.

(402) 223-7542

Hours:

M-F 9 am-11 11:30-4 pm

Closed Saturday

### Fremont

Branch Office

1715 N. Bell Street  
(402) 727-3295

Hours:

M-F 9 am-12:30 1:30-5 pm

Closed Saturday

## NEED YOUR OWN FINANCIAL BAILOUT??

Want to bail out of your old vehicle and get a new one? Or simply want bailed out of the high rate, big payment vehicle loan you have elsewhere?

### We've got a Bail Out Loan Special sure to stimulate your budget!

Come to your credit union whether you are purchasing a new or used vehicle or simply want to refinance your existing loan. For a limited time only, receive:



### New or Used Vehicle Loan

1/2% interest rate discount  
off our already low  
current loan rates

### Refinance Your Existing Loan

1/2% interest discount off  
your current financed rate at  
another financial institution

**No payments for up to 90 days**

**Get Back Some "Green" - with a  
FREE Reusable Grocery Tote Bag!**

\*Offer good 04/15/09-05/30/09 with approved credit. Minimum of \$5,000.00 new money loan to qualify for the 1/2% interest rate discount, no payments for up to 90 days. Loans refinanced from another institution will receive the same term and up to 1/2% off their current rate -- minimum rate available is 4.75% APR.

## DO YOU HAVE AN INACTIVE ACCOUNT?

### AVOID MONTHLY FEES!

#### ■ What is an Inactive Account?

It's a share (savings) account with a balance under \$250 with no activity for 12 months, including deposits or withdrawals, and no other savings or loan accounts.

#### ■ What happens if my account becomes inactive?

A \$2.50 inactive account fee will be charged to your account each month until you become active again.

#### ■ How can I prevent my account from becoming inactive?

We would rather see you use your accounts than charge the non-active account fee. We'd rather see you take advantage of the savings or loan opportunities at your Credit Union. We have several options to help you grow your savings through interest bearing share savings accounts, share certificates and more. We also are one of the best resources you can use to borrow money more affordably. Discover the great benefits we offer that make doing your financial business with us worthwhile.



## FREE MEMBER SEMINAR

# Get to Know Your Credit History

If you are like many Americans, reading and understanding your credit report and history can be a challenging experience. But it doesn't have to be!

Come join us for a FREE workshop and learn:

- What is a credit report or a credit score?
- How can I obtain my personal credit report?
- How does my credit history affect me?

#### LINCOLN

April 27<sup>th</sup> - 6:30 pm - 8:00 pm  
University Extension Office

#### OMAHA

April 28<sup>th</sup> - 6:30 pm - 8:00 pm  
Nebraska Children's Home - 4939 S. 118th St.

Register online at [www.nebraskacreditunions.org](http://www.nebraskacreditunions.org).

# Across Town or Across the Country We're there for you with Over 3,600 Service Centers nationwide

Whether you are across town or a thousand miles away, your credit union is as close as nearest shared branching service center. Shared branching is a cooperative network of credit unions that have joined together and created shared service centers across the country to **provide their members unprecedented service and convenience in a way never possible before.** Enter any of the shared service centers across the country and conduct a range of transaction services just as if you walked in your credit union's front door.



Credit union service centers allow you to make deposits, withdrawals, loan payments, and even purchase money orders, travelers checks and official checks.

## NEBRASKA SERVICE CENTERS:

### LINCOLN LOCATION:

SPIRIT OF AMERICA FCU - 325 N. 52nd St.  
LIBERTY ALLIANCE FCU - 700 Van Dorn St.

### OMAHA LOCATIONS:

MUTUAL 1 <sup>ST</sup> FEDERAL 14510 "F" St. 8073 Blondo St. 1230 N. Washington (Papillion)	OMAHA POLICE FCU 3003 South 82nd Ave. 10791 S. 72nd St. (Papillion)
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#### NEW LOCATION!!

NEIGHBORHOOD CFCU 4848 S. 120th St. 1726 N. 120th St.	UP CONNECTION FCU 6707 Grover St.
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[www.cuservicecenter.com](http://www.cuservicecenter.com)  
To find a location near you.