



Refinancing a loan from another financial institution?

Beware of Falling Loan Rates! Watch out! Our already low loan rates are falling! Are you planning to take a vacation, buying a new or used vehicle, remodeling, or refinancing a loan at another financial institution? Now through May 31, 2011, you'll get 1% off our current loan rates.* You can't afford to miss this! Stop by or call the credit union today.

*Subject to credit approval. Some restrictions apply. Offer available only on closed-end fixed rate loans. Excludes lines of credit loans. \$5,000 minimum new money.

NEBRASKA SERVICE CENTERS:

LINCOLN LOCATIONS:

SPIRIT OF AMERICA FCU - 325 N. 52 St
LIBERTY FIRST CU - 501 N. 46 St & 6001 S. 56 St
& 5101 N. 27 St

LINCONE FCU - 4638 W. St
MEMBERS OWN CU - 1625 N. St. Ste A

OMAHA LOCATIONS:

MUTUAL 1st FEDERAL - 14510 T St & 8073 Blondo St
& 1230 N. Washington St (Inside No Frills)
NEIGHBORHOOD CFCU - 1726 N. 120 St & 4848 N. 120 St
OMAHA DOUGLAS FCU - 8251 W. Center Rd.
& 1829 Farnam St., Room 704
OMAHA POLICE FCU - 3003 S. 82 Ave. & 10791 S. 72 St.
UP CONNECTION FCU - 6707 Grover St.
FAMILY FOCUS FCU - 6221 Center St.

www.cuservicecenter.com
To find a location near you.

Lincoln Main Office

330 So. 16th Street

(402) 471-2561 800-227-5965

Hours: M-F 7:30 am - 5pm
• Closed Saturday •

Beatrice Branch Office

Development Center

(402) 223-7542

Hours: M-F 9am - 11am, 11:30am - 4pm
• Closed Saturday •

Fremont Branch Office

1715 N. Bell Street

(402) 727-3295

Hours: M-F 9am - 12:30pm, 1:30pm - 5pm
• Closed Saturday •



Nebraska State Employees Credit Union

April 2011 Issue

State Line

What's Inside:

Feature: Falling Loan Rates

• Inactive Account Fees • Annual Meeting • E-Statements



E-Statements

Go Green! Sign up for e-Statements. Looking for ways to eliminate paper and help the environment?

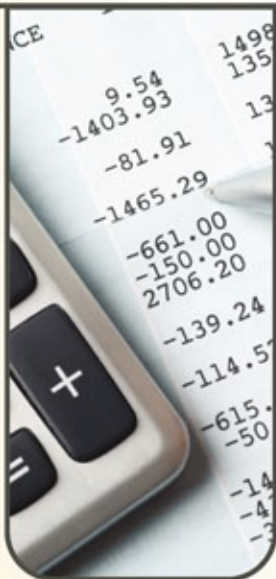
Sign up for e-Statements and instead of checking your mailbox for your statement, get it sooner online.

Plus, it helps the credit union reduce its operating costs.

Sign-up online today.
www.nsecu.org

Annual Meeting

Mark your calendars for the *70th Annual Meeting*. Nebraska State Employees Credit Union members are invited to attend the 70th Annual Meeting on Thursday, April 28, 2011, at the State Office Building in Lincoln. For more information please review the Annual Meeting Notice



Avoid Inactive Account 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.



Nebraska State Employees Credit Union

HOLIDAY CLOSINGS

Independence Day &
Memorial Day
(May 30th & July 4th)

WWW.NSECU.ORG

*This Credit Union is Federally Insured By
The National Credit Union Administration.*