



State Line

Nebraska State Employees Credit Union Newsletter / July 2009

TRAVEL IN YOUR PLANS?

CUMoney

Prepaid Visa Travel Cards*

*Available for a \$2.00 fee per card.

Better than travelers checks. Travel with peace of mind.

Features:

- Reloadable (up to 4 times)
- ATM and PIN access
- Accepted worldwide at Visa locations

Benefits:

- Safe, secure, and cancelable if lost or stolen
- Reduces fears of Identity Theft
- Transferable for use by spouse and children

Want Extra Cash This Summer? SKIP-A-PAYMENT

Needing a little extra cash this summer -- spending money for a vacation getaway, back-to-school shopping, cover extra expenses, etc.?

Ask about our Skip-A-Payment program that allows you to skip an upcoming loan payment on qualifying loans.*

*Maximum of two skipped payments per loan per year. Skipped payments must be a minimum of six months apart. Skip payment fee is \$30.00 per payment. Loans must be current. See credit union for complete details. Excludes student loans, lines of credit, real estate loans and credit cards.

Holiday Closing

Labor Day ~ Monday, September 7th

Great Loans: Any Reason, Any Season

Whether you need funds for a car or construction, motorcycle or medical expenses - we've got a loan for you. Everyone needs someone to lean on, and we're here for you. Our competitive interest rates and friendly service make us your one-stop shop when you need money.

Still suffering from a holiday bill hang-over? Some department store charge cards carry interest rates as high as 23% APR. Talk to us about how a consolida-

tion loan can put you back on track. Need new wheels? Whether you are buying a new vehicle or one that's just new to you, financing with

the credit union can be a better deal, even if the dealer is touting 0.0% percent loans. Ask us to show you how. Time to update your kitchen? A home equity

loan is a smart way to borrow for home improvements. Remember, credit is our middle name, so think of us first when you need a loan.

==Ask About Our==
LOW INTEREST RATES
AT YOUR CREDIT UNION

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

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

Identity Theft

Learn to protect yourself from would-be identity thieves.

PRESENTER:

Morgan M. Rogers, Mediation Center Supervisor
Consumer Protection and Anti-Trust Division
Nebraska Attorney General's Office

FREE Shredding
6:00 - 6:30 pm

LINCOLN
July 20th - 6:30 pm - 8:00 pm
University Extension Office

OMAHA
July 21st - 6:30 pm - 8:00 pm
Nebraska Children's Home
4939 S. 118th Street

Register online at www.nebraskacreditunions.org.

Across Town or Across the Country We're there for you with 3,700+ 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 1ST FEDERAL
14510 "F" St.
8073 Blondo St.
1230 N. Washington (Papillion)

OMAHA POLICE FCU
3003 South 82nd Ave.
10791 S. 72nd St. (Papillion)

NEIGHBORHOOD CFCU
4848 S. 120th St.
1726 N. 120th St.

UP CONNECTION FCU
6707 Grover St.

NEW LOCATIONS!!
OMAHA DOUGLAS FCU
8251 Center Street
1819 Farnam St, Rm 704

www.cuservicecenter.com
Or call 800-919-2872 to find a location near you.