



Is it time for a new loan?

New season. New loan. We offer a variety of low interest loans to get you what you need for the summer. Maybe it's a new fishing boat, your son or daughter's first car, or a summer vacation. Stop by or call to learn more about our low rates today.

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

LINCOLN 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

State Line

What's Inside:

Feature: Is It Time For A New Loan?
• Fee's Summary • Inactive Account Fee's



NEBRAKSA STATE EMPLOYEES CREDIT UNION FEE SCHEDULE

August 15th, 2011

Checking Account Fees

Savings overdraft protection transfer	\$3.00 per transfer
Loan overdraft protection transfer	\$3.00 per transfer
Overdraft / returned item	\$25.00 per item
Deposited return item	\$15.00 per item
Stop payment order	\$25.00 per item
Check copy	\$2.00 per item
Account reconciliation fee	\$20.00 per hour
Check printing fee	\$ varies according to style
Check card foreign ATM transaction fee	\$2.00 per transaction
Check card replacement fee	\$7.50 per card
Check card chargeback fee	\$25.00 per chargeback
Closing a checking account within 3 months of open date fee	\$20.00 per occurrence
500 Plus Account below minimum balance fee	\$5.00 per month
HIAA Account below minimum balance fee	\$15.00 per month
HIAA Account excess transfer or check fee	\$10.00 per item

1. Fee waived if any one of the conditions are met:
aggregate balance of \$500 in savings or deposit
accounts; current loan balance of \$2,000 or more;
age 18 or younger

2. In addition to the conditions in #1:
fee waived if 50% of check deposited

Other Service Fees (applicable to all accounts)

Returned deposit/payment fee	\$15.00 per item
Account research fee	\$20.00 per hour
Statement copy fee	\$2.00 per statement
Outgoing wire transfer fee (domestic)	\$12.00 per transfer
Incoming wire transfer fee	\$5.00 per transfer
ACH Notice of Change fee	\$10.00 per item
ACH overdraft/returned item fee	\$25.00 per item
International ACH transaction	\$5.00 per item
Telephone share transfer (not using Teledata-24 or ebranch).....	\$3.00 per transfer
Money Order fee	\$2.00 per money order
Teller Check to 3rd party	\$3.00 per item
Stop payment on Teller Check	\$25.00 per item
Travel Card/Gift Card fee	\$3.00 per item
Closing a share account within 3 months of open date fee	\$10.00 per occurrence
Dormant account fee	\$2.50 per month
Inactive account fee (after 1 year and balance under \$250.00).....	\$2.50 per month
Bad address / returned statement fee	\$3.00 per occurrence
Garnishment / Levies fee	\$20.00 per occurrence
Collection item fee	\$15.00 per occurrence
Shared branching withdrawal fee after 4 free per month	\$1.50 per withdrawal
Withdrawal fee on share saving account when the balance falls below a \$250.00 minimum daily balance (See #1).....	\$1.50 per withdrawal
Check cashing fee (See #2)	\$1.50 per payroll check \$2.00 per personal check
Credit Card Fees	
Credit card replacement fee	\$7.50 per card
Credit card cash advance fee	2% of advance (\$1.00 min. - \$20.00 max.)
Credit card chargeback fee	\$25.00 per chargeback
Credit card late charge	\$20.00 after 10 days

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.