



State Line

Nebraska State Employees Credit Union Newsletter / October 2008

Celebrate Your Credit Union Ownership - October 16th

Do you know who owns Nebraska State Employees Credit Union? You do! And we'll recognize that membership on Oct. 16th when we celebrate International Credit Union Day.

Credit unions are not-for-profit, democratically controlled, volunteer-run, member-owned cooperatives. We exist to serve our members. Unlike most other financial institutions, credit unions return earnings to members in the form of lower loan rates, higher interest on deposits, and lower fees.

On October 16, we'll join with credit union members around the world to celebrate International Credit Union Day in recognition of the benefits those institutions bring to their members.

This year's International Credit Union Day theme – *It Belongs to Me* – celebrates the economic democracy and equal ownership rights of each credit union member, regardless of how much money that member may have in savings. **Please join us October 16 as we honor our most valuable asset: our members.**

my credit union
it belongs to me™



COME ONE! COME ALL! FOR THE GREATEST LOANS ON EARTH!

In the market for a great home equity loan? Just think... you could remodel, consolidate bills, take a vacation, the possibilities are endless. Come to your credit union for a loan rate so great it will make you feel like a kid again - with the "Greatest Loans on Earth."

HOME EQUITY SPECIAL!

Rates as low as
5.99% APR*

Plus, we'll waive
the application fee!



*Offer for a limited time only. Subject to credit approval. \$10,000 minimum new money. Loans available up to 100% of home's value. 5.99% APR on 80% loan to value, for 15 years with approved credit. Actual rate based on loan-to-value.

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

IMPORTANT MESSAGE FOR MEMBERS:

Credit Union Deposits Are Federally Insured To At Least \$250,000

You can rest assured your money is safe at your credit union.

- Every Credit union in Nebraska has federal deposit insurance just like the FDIC insurance; deposits are insured to at least \$250,000.
- The federal insurance safety-net at credit unions is provided by the National Credit Union Administration (NCUA) – a US government agency – and backed by the full faith and credit of the United States.
- No member has ever lost a penny of federally insured deposits in a credit union.

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?**

To be honest, we'd rather see you use your accounts than have to charge the fee for managing a non-active account. 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.

Take some time to learn about all the great benefits we offer that make doing your financial business with us worthwhile. Use the benefits to which your membership entitles you.

Planning to travel for the holidays?

Check out CUMoney Prepaid Visa Travel Cards*

(An upgrade from Travelers Checks)

*Available for a \$2.00 fee per card.

Better than travelers checks

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

Travel with peace of mind.

Star City Stocking Stuffers

Don't let another child wonder if their Christmas will be filled with gifts.

Your credit union will be collecting new, unwrapped, children's toys and gifts for the Star City Stocking Stuffer through December 12th.



HOLIDAY CLOSINGS

Monday, Oct. 13th - Columbus Day
 Tuesday, Nov. 11th - Veterans Day
 Thurs. & Fri., Nov. 27th-28th - Thanksgiving
 Wednesday, Dec. 24th - Close at Noon
 Thursday, Dec. 25th - Christmas
 Thursday, Jan. 1st - New Year's Day