



State Line

Nebraska State Employees Credit Union Newsletter / October 2009

Celebrate Your Credit Union Ownership - October 15th

Do you know who owns Nebraska State Employees Credit Union? You do! And we'll recognize that membership on Oct. 15th 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 15, 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.

Please join us October 15 as we honor our most valuable asset: our members.



It's All About the GREEN



Great rates plus, no payment for 90 days

1/2% off current loan rates on closed end, fixed rate loans*

If you have or sign up for eStatements we will give you up to 90 days until your first payment. *



*Offer for a limited time only. Subject to credit approval. \$7,500 minimum new money.

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

Remote Access & eStatements

Remote Access gives you 24 hour convenience with online account access, whenever and from wherever you need it.

Looking for ways to "Go Green?" Sign up for eStatements and instead of checking your mailbox for your statement, get it sooner online.

Check out our website or contact the credit union for more information.



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.

IT'S ALL ONLINE AT WWW.NSECU.ORG

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 11th.



HOLIDAY CLOSINGS

Monday, Oct. 12th - Columbus Day
Wednesday, Nov. 11th - Veterans Day
Thurs. & Fri., Nov. 26th-27th - Thanksgiving
Thursday, Dec. 24th - Close at Noon
Friday, Dec. 25th - Christmas
Friday, Jan. 1st - New Year's Day