Software Upgrade Complete!

We are happy to report that our software upgrade is complete. After 30+ years on the same system, this was a big project, and like any major technology conversion, there were some challenges. However, the updated, user-friendly interface has been a welcome change.

We look forward to additional enhancements of the software throughout 2020, so you can experience the best that technology has to offer. Our goal is to include all the same features on our Mobile App that you can have with Online Banking. Functions we are still integrating into Mobile Banking are: Money Desktop, Person-to-Person (P2P) payments within Bill Pay, eStatements, eAlerts, the ability to change your email, user ID and password, and transfer funds to another member.

Thank you for being patient with us as we converted everything to a new system! If you have been with us for any length of time, you know that we go out of our way to provide the best service possible, and our goal is to make things easier for you.

We appreciate your continued support and thank you for your membership!

Sincerely,

Ann M. Loftis
President/CEO

CONSOLIDATING DEBT

What is a debt consolidation loan?
A loan – a second mortgage, a home equity line of credit, or a personal loan – that has a lower interest rate than your current credit could be considered a debt consolidation loan if you are using it to pay off several bills, such as high-rate credit cards or other loans you may have.

Typical benefits you can gain from getting a debt consolidation loan are:
- Lower monthly payments
- Paying less overall, due to a lower interest rate
- Better credit score if loans are paid off in time

Who should get a debt consolidation loan?
If you have high-rate credit card debt or high-rate personal loans, a debt consolidation loan might be right for you.

A home equity loan is one type of loan you could use for debt consolidation. If you own your home, you may have equity built up, which means you can borrow money against your home. This type of loan is a secure loan, because it uses your home as collateral. Using collateral to get a loan earns you a lower rate than an unsecured loan.

You may not have collateral to secure a loan, but that doesn’t mean you can’t get a loan. An unsecured personal loan will have a higher interest rate than a secured loan, but it may still be a lower interest rate than your other credit/loans.

How do I know which loan is right for me?
There is plenty of information online, but finding good advice takes a lot of time. A credit union loan specialist can look at your financial situation and discuss what would work best for you. A quick phone call or visit to the credit union is all it takes. The loan specialist will provide you with solutions that best fit your situation.

ELKHORN CONSTRUCTION

Construction is progressing nicely at our new Elkhorn branch at 20241 Manderson Street (204th & Maple).

This branch will be our 6th branch and will be a nice convenience for our members west of Omaha.

We’re excited for a 2020 Grand Opening! We’ll share opening day details when they become available.
**MOBILE BANKING**

Hands down, the favorite new feature of our new Mobile Banking app is that you can use the same login credentials as Online Banking.

Not only that, but you can let your phone log in for you with fingerprint or facial recognition.

Enable Touch ID or Face ID: Click this button so that you can log in with your fingerprint or facial recognition, depending on the type of phone you have. With either of these options turned on, you won’t need to type your user name and password to log in. (See what the Face ID option looks like.)

NEW UPDATE to our mobile app

We fixed a few things on the app (12/23/19), so go to your App Store or Google Play to update it.

**Branches in Omaha & Lincoln**

(see website for locations)

FNCU NMLS# 416540
Federa[lly insured by NCUA.

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**Is your debt giving you a Run for your money?**

**STAY ONE STEP AHEAD WITH A DEBT CONSOLIDATION LOAN**

- Pay a lower rate and save on interest
- Make one easy payment each month

*All loans subject to approval. Rates, terms and conditions subject to change and vary based on creditworthiness, qualifications and collateral conditions.*

Our annual diaper drive resulted in over 1,500 diapers, donated to the Lydia House, an Open Door Mission center in Omaha. Thank you for donating!


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**Reserve the date!**

**Call (402) 492-9100 to make your reservation.**

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**New Board Members**

New board members will be voted on at the meeting. The Board of Directors is comprised of volunteers who represent the entire membership. Phil Kottmeyer was appointed Nominating Chair for 2020. The FNCU Nominating Committee has announced its nominations for the board positions. The nominees are: Jeff Campbell and Gary Clawson. These candidates are currently serving on the Board of Directors and have agreed to continue to serve if elected.

Since the number of candidates presented by the Nominating Committee is equal to the number of positions to be filled, we are not seeking additional candidates at this time. If you have questions about the election process, you may contact the Nominating Committee at:

First Nebraska Credit Union, Attn: Phil Kottmeyer - Nominating Committee, 10655 Bedford Ave., Omaha, NE 68134.

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**Annual Meeting & Dinner**

**You’re invited!** Our Annual Meeting will be held Thursday, April 23, 2020 starting at 5 p.m. Dinner will be served from 5:30 – 6:30 p.m. and the business meeting will follow at 6:35 p.m.

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**No more financial crunch at Christmas!**

Now is the perfect time to open a Christmas Club Savings Account! Decide how much you want to save each month, and you’ll have what you need for Christmas shopping at the end of 2020!

Use convenient payroll deduction or direct deposit to save a little each pay period, or set up automatic transfers in online/mobile banking.

Contact us to set up an account today! Learn more at firstnebraska.org/savings/christmas-club/

If you start now, it will take only $83 per month to reach $1,000 by December!

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**We’ll be closed for the following holidays:**

- **Martin Luther King, Jr. Day**
  - Monday, Jan. 20

- **Presidents Day**
  - Monday, Feb. 17

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**Over 1,500 diapers donated!**

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