



## LOANS:

### *Auto/Recreational Vehicle Loans\**

We are happy to customize a loan package that best fits your financial needs. Call us before you visit the dealership, so we can help you secure the best deal possible.

- Loans for new & used vehicles
- Quick approvals
- Great rates with flexible terms available
- Lower cost for extended warranties and GAP insurance
- Payment protection (in case of involuntary unemployment, disability or death)
- Reduced rate with an FNCU checking account
- Financing for boats, motorcycles, RVs/campers

### *Personal Loans\**

Take out a personal loan for unexpected expenses, a well-deserved vacation, or anything you want!

- Loans starting at \$300
- Variety of terms and repayment options
- Lines of credit

### *Secured Loans\**

If you are looking to build credit or re-establish credit, let FNCU assist you with a secured loan.

- A Share Savings Account or Share Certificate is used as collateral, while continuing to earn dividends on the account

## YOUR HOME:

### *Home Mortgage\**

Whether you're thinking of purchasing a new home, want to remodel, or refinance your current home, trust us to put your best interests first. Our experienced Real Estate Lending Specialists will assist you with the entire loan process. We make it easy, every step of the way.

- Purchases and refinances
- Flexible terms available
- Low down payments
- Competitive rates
- Cash out refinances
- Lower closing costs

### *Home Equity\**

Use the equity you've earned in your current home to pay for anything you want – home improvements, consolidate debt, finance a wedding or a dream vacation!

#### Home Equity Line Of Credit

- No prepayment penalties
- Choice of low, fixed or variable rate of interest products
- Line of credit available with flexible terms
- \$5,000 minimum line of credit

#### Home Equity Loan

- No prepayment penalties
- No maintenance fees
- Low, fixed rate of interest
- Flexible terms available
- \$5,000 minimum loan amount



## CREDIT CARDS:

### *Visa® Credit Card Program\**

FNCU offers a variety of cards with competitive rates:

- Platinum Plus (credit limit up to \$25,000)
- Platinum Rewards (earn points)
- Classic (secured options available)

#### Benefits Include:

- EMV and contactless card technology
- 25-day grace period
- Visa 3-D Secure authentication



## eSIGNING:

There's no need to come into a branch to sign documents! Sign electronically for loans and when opening accounts. All you need is an email address. (Not available for mortgages, home equity loans or home equity lines of credit.)



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

*We're with you wherever you go!*

## PRODUCTS AND SERVICES



**First  
Nebraska**  
CREDIT UNION



*Apply Today!*

Visit [firstnebraska.org](https://firstnebraska.org),  
call (402) 492-9100 or  
stop into a branch near you.



FNCU NMLS# 416540

Follow us!  
f in t i

Federally insured by NCUA.

2/2023

*"Where Members Always Come First!"<sup>SM</sup>*



## Welcome!

Being a member of First Nebraska Credit Union comes with many benefits. We are a not-for-profit cooperative and we exist to promote the well-being of our members. Our profits are returned to our members with better rates, lower fees, and free financial services.

We are motivated by service rather than profit! With our high service standards, we promise to look for ways to say “Yes” to you – to find the best solution for your financial needs. We look forward to serving you!

## BECOMING A MEMBER

*We are open to the community! We offer membership to family members of our current credit union members; people who live, work, worship, or attend school in Cass, Dodge, Douglas, Lancaster, Sarpy, Saunders, and Washington counties in Nebraska and Pottawattamie county in Iowa; people in Nebraska and Iowa in the education and healthcare field; of Methodist or Lutheran religion in Nebraska and Iowa; are a student in Nebraska and Iowa; or an employee of a select employee group.*

*Becoming a member is easy! Open a share savings account, which makes you part owner of the credit union, and eligible for full credit union benefits.*

## Locations:

**Bedford Branch**  
10655 Bedford Ave.  
Omaha, NE 68134  
(402) 492-9100

**48th St. Branch**  
4740 S. 48th St.  
Omaha, NE 68117  
(402) 553-7999

**Elkhorn Branch**  
20241 Manderson St.  
Elkhorn, NE 68022  
(531) 999-2450

**Lincoln N. Branch**  
5070 N. 32nd St.  
Lincoln, NE 6850  
(402) 477-7766

**Yankee Hill Branch**  
8101 S. 40th St.  
Lincoln, NE 68516  
(402) 420-0644

**120th St. ITM**  
4151 S. 120th St.  
Omaha, NE 68137

## SAVINGS ACCOUNTS:

### *Savings Accounts*

Opening a Share Savings Account with a \$5 deposit is the first step to becoming a member at First Nebraska Credit Union! Once your account is setup, take advantage of the credit union's many products and services.

#### Share Savings Accounts

- Direct deposit available
- Earn dividends on balances over \$100
- Tiered rates...the more you save, the more you earn

#### Vacation, Christmas and Secondary Savings Accounts

- Set money aside for specific events
- No minimum balance required
- Earn dividends on balances over \$100

#### Youth Savings Account

- For children through age 18
- Earns dividends on balances over \$5
- Receive a yearly birthday card and a FREE gift<sup>+</sup>

### *Individual Retirement Accounts - IRAs*

- Traditional, Roth, and Educational IRAs available
- Tax advantages
- IRA rollovers
- Earns dividends (No minimum balance required)

### *Term Share Certificates*

Certificates are designed to earn a higher return on your money. The rate is guaranteed throughout the term of the certificate.

- \$500 minimum balance required
- Wide variety of terms available
- Higher dividends earned and paid quarterly

## CHECKING ACCOUNTS:

We offer a variety of checking account options and features to save you time and money. To access your funds, use an ATM or Debit Card, or write a check. Use online/mobile banking to access your account and transfer money

*For more information about our checking accounts and ATMs, visit [firstnebraska.org](http://firstnebraska.org) or see our [Checking Accounts brochure](#).*

**Over 85,000 surcharge-free\*\* ATMs worldwide through the Allpoint® and Co-op™ networks!**



*Find ATM locations at [firstnebraska.org](http://firstnebraska.org) or download the Allpoint and Co-op apps.*

**4 FREE\*\*** Withdrawals + **4 FREE\*\*** Transfers + **4 FREE\*\*** Balance Inquiries

\*\* Unlimited free transactions at FNCU branch ATMs. For each non-FNCU branch ATM transaction over four, per account, per month, an ATM Transaction Fee of \$2.50 will be assessed. The Premier checking account includes unlimited free ATM transactions, even if it's not an Allpoint or Co-op ATM. Other bank, credit union, and ATM operators' surcharges may apply.



**JOIN TODAY!**

## ONLINE SERVICES:

### Enroll in **ONLINE BANKING** or our **MOBILE BANKING APP**.

Use either one to complete most of your banking needs (check your balances, transfer funds, view pending transactions, etc.) any time, anywhere, for FREE!<sup>1</sup>

**Then access the following e-services, which are FREE<sup>1</sup> and secure:**



#### **BILL PAY**

Pay any person or bill from your Checking Account through Bill Pay. FREE with all of our Checking Accounts. Schedule one-time or recurring payments. Pay most merchants electronically.



#### **eSTATEMENTS**

View the last 13 months of your statements.



#### **eALERTS**

Receive account activity updates such as balance updates and deposits via text or email.



#### **eNOTICES**

Receive account notices such as non-sufficient funds or overdrafts via text or email.



#### **REMOTE CHECK DEPOSIT**

Deposit checks easily and securely using your mobile device camera and the FNCU Mobile Banking app. (Not available with online banking.)

*Let us be your full-service financial institution!*

<sup>1</sup> Text, data and other wireless carrier charges may apply.

<sup>+</sup> Yearly birthday card and FREE gift for account holders through age 12.