



# 2021 ANNUAL REPORT

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





## *Our Mission*

To provide professional financial services for the benefit of our members while reinforcing the credit union philosophy of “People Helping People.”

## *Our Vision*

To provide an enhanced member experience making us the primary financial institution of choice for our members while being the employer of choice for our employees.

## *Our Values*

Our focus is on people – those we serve and employ. We continue to build long-term relationships, one transaction at a time!



## *We're Open to the Community*

### **You can become a member if you:**

- 1) Live, work, attend school or worship in Cass, Dodge, Douglas, Lancaster, Sarpy, Saunders, and Washington counties in Nebraska or Pottawattamie County in Iowa
- 2) Work or have worked in the education or healthcare fields in Nebraska or Iowa.
- 3) Are a student in Nebraska or Iowa.
- 4) Are an employee of one of our Select Employee Groups
- 5) Are Lutheran or Methodist
- 6) Are a relative of anyone eligible for membership



## Virtual Annual Meeting Agenda

Omaha, NE • April 21, 2022

1. Call to Order by Chairman – Jeff Campbell
2. Determination of a Quorum
3. Introduction of Board and Supervisory Committee
4. Appointment of Recording Secretary
5. Presentation of previous year's Annual Meeting Minutes
6. Report of the Chairman – Jeff Campbell
7. Report of the Secretary/Treasurer – Mike Hoskovec; presented by Jeff Campbell
8. Report of the Supervisory Committee – Karen Fischer; presented by Jeff Campbell
9. Report of Financial Statements – Dale Kovar, CFO
10. Report of President/CEO – Ann Loftis
11. Approval of Minutes and Reports
12. Report of the Nominating Committee – Phil Kottmeyer; presented by Jeff Campbell
13. Election of Members to the Board of Directors
14. Unfinished Business
15. New Business
16. Adjournment of Annual Meeting – to be followed by Special Meeting

## Virtual Special Meeting Agenda

Vote on proposal to merge Lincoln USDA FCU with FNCU; all members of Lincoln USDA would become members of First Nebraska Credit Union.

1. Call to Order by Chairman – Jeff Campbell
2. Determination of a Quorum
3. New Business – Conduct vote for merger proposal
4. Adjournment of Special Meeting

## Annual Report Table of Contents

Annual Meeting Minutes .....	4
From the President/CEO .....	7
Board of Directors.....	8
Board Reports .....	9
Statement of Financial Condition .....	10
Statement of Income .....	11
Financial Statistics.....	12
Financial Statement Audit.....	14
Community Involvement & SEGs .....	15
Select Employee Groups .....	16
Deposit Accounts & Lending Solutions .....	18
Free Online Services/Coming in 2022-23 .....	19
Raving Fans .....	20
Locations .....	21
Executive Team & Branch Managers .....	22

# *Annual Meeting Minutes*

**by Dale Kovar**  
Chief Financial Officer  
& Recording Secretary  
Serving FNCU since 2016

April 29, 2021

President/CEO Ann Loftis welcomed everyone to the Virtual Annual Meeting and provided a brief overview and helpful tips of the meeting application.

Vice-Chair, Phillip Kottmeyer called the meeting to order at 5:30 p.m. It was determined that a quorum was present based on member logins.

Phillip Kottmeyer presented the Board of Directors and Supervisory Committee and thanked them for their voluntary service.

Phillip Kottmeyer appointed Dale Kovar as Recording Secretary

Phillip Kottmeyer directed the membership to the meeting guide for the respective reports.

Phillip Kottmeyer gave a brief overview of 2020. He expressed appreciation to the staff and management in accomplishing another year of strong financial performance for the credit union despite challenges faced during the pandemic. Phillip thanked the membership for their cooperation and support.

CFO, Dale Kovar directed the membership to pages 11-15 of the meeting guide for financial reports and charts. He stated that the state of the credit union remains strong with a capital ratio of 14.4%. Dale provided a summary of the financial results for 2020.

Ann Loftis presented the President's Report found on page 7 of the Annual Meeting Report. Ann pointed out that despite operating in an unprecedented pandemic, our financial strength was demonstrated in the numbers provided in the 2020 report. She thanked the membership and Select Employee Groups for the opportunity to serve them, and thanked our team of dedicated employees who ensured that credit union essential services were not disrupted. Special recognition was given to two volunteers who retired in 2020, and to our new Supervisory Committee members. The credit union is very grateful to have volunteers with such a high level of commitment to the credit union movement.

Ann reiterated the credit union's focus is helping our members to provide "Financial Well-Being For All." FNCU staff worked with members one-on-one to listen to their needs and provide resources for financial relief during the ongoing pandemic. Ann provided an overview of financial relief initiatives provided to members that were impacted by the pandemic in 2020, and reported on the new partnership with Greenpath to provide additional resources to our members. She thanked members for participating in our virtual meeting and encouraged them to review the Annual Report for more details on products and services available to them.

Phillip Kottmeyer called for a motion to approve the 2020 Annual Meeting Minutes and all reports as presented.

Stephanie Marker made a motion to accept the reports as submitted. Steven Thorne seconded. Members voted via the meeting application. Motion carried.

continued...



Nominating Committee Chair, Nancy Wallace, provided recommended candidates for the reelection of incumbents Cynthia Sherman and Phillip Kottmeyer to the Board of Directors for three-year terms expiring in 2024. No other nominations were received. Because only one person was nominated for each vacancy, ballots and voting by the membership was not necessary.

Phillip Kottmeyer asked the membership for any unfinished business they would like to discuss.

There was one question submitted by the membership inquiring about interest rates paid on liquid deposits. Dale Kovar acknowledged the historically low interest rate environment caused by the pandemic and advised that the highest yielding liquid deposit was our money market account that is competitively priced.

There being no new business to address, the meeting was adjourned at 5:45 p.m.

Sincerely,



Dale Kovar  
Recording Secretary

## *New in 2021*

### *CICU Merger*

We welcomed 688 new members from Construction Industries Credit Union who merged with us in May 2021. It's a pleasure to offer so many great financial services to new and existing members.

### *Interactive Teller Machine*

We added our 3rd Interactive Teller Machine (ITM) to our Lincoln North branch. You can do most of your typical drive-thru transactions during business hours with an ITM. Instead of seeing our friendly FNCU tellers through the window, you will see them on-screen. After hours, the ITM serves as an enhanced ATM.



*Top 200 in 2016, 2017,  
2018, 2019 and 2021!*

We are proud to be ranked in the top 200 in 2021 (for the 5th time in 6 years!) for “exceptional fiduciary responsibility” by DepositAccounts.com. This independent third party evaluates the financial health of every federally insured credit union in the United States.

## From the President/CEO

by **Ann M. Loftis**  
President/CEO  
Serving FNCU since 1992

### “Financial Well-Being For All”

On behalf of our Board of Directors, Supervisory Committee, and team of dedicated employees, we welcome you and present our 2021 Annual Report. We are pleased to present to you strong financial performance for the previous year.

Please take a few minutes to review our financial reports that demonstrate our financial strength and security. As a member-owner, we’re accountable to you and want you to be informed about our operational performance and all the benefits we have to offer you.

Jim Nussle, President/CEO of CUNA, recently thanked credit unions for serving as “financial first responders” during the pandemic as we continue the credit union legacy of helping people in hard times. Anyone can run into financial hardships and challenges, and that’s when they need somewhere to go for help.

We do what credit unions do best...we help people! During the pandemic, when other financials tightened their lending policies, credit unions provided emergency loans, skipped payments, and waived fees. Nussle says: “The mission of credit unions is to run toward the danger” not away from it.

Our focus continues to be on providing “Financial Well-Being for All” as we strive to serve all our members’ financial needs. We have also been given great opportunity to help more members from a smaller credit union. In 2021 we welcomed new members from Construction Industries Credit Union in Lincoln as they

merged with our credit union and became part of our membership.

We are proud of our strengths and accomplishments that lead to opportunities to serve you better. But we measure our success in everything we do by the success of the people we help!

Thank you for putting your trust in us and helping us to be able to provide for the financial well-being for all!

Respectfully,



Ann Loftis



“Kudos to Deb at the 108th & Maple branch! I was out of town and needed some emergency banking services. She gladly stepped up and quickly solved my immediate banking needs. Using my personal banks would have taken up to two weeks to solve the problem, but FNCU was there when I needed them! Thanks so much, Deb and FCNU! That’s why I’ve been a FNCU member for over forty years!”

– Larry A. (11/5/21)

# Board of Directors 2021 & Supervisory Committee



*Jeff Campbell*

Chairman of the Board  
Serving since 1989



*Phillip Kottmeyer*

Vice Chairman  
Serving since 1997



*Mike Hoskovec*

Secretary/Treasurer  
Serving since 1986



*Cynthia Sherman*

Director  
Serving since 1973



*Gary Clawson*

Director  
Serving since 1996



*Nancy Wallace*

Director  
Serving since 1996



*Julie Beers*

Director  
Serving since 2010



*Karen Fisher*

Chair  
Supervisory Committee  
Serving since 2005



*Cassandra  
Marisett-Banks*

Member  
Supervisory Committee  
Serving since 2019



*William Burns*

Member  
Supervisory Committee  
Serving since 2021

# Chairman's Report

## Chairman of the Board Report

Members of First Nebraska Credit Union,

Welcome to all of our credit union members! And a special welcome to all Select Employee Groups that provide credit union benefits for their employees.

I am proud to report that your credit union had another strong year, both financially and in terms of services being offered. Our total assets increased by \$12,802,648 million and our net worth increased by \$837,121. This impressive growth was the result of a concerted effort by the credit union staff, and is to be commended. On behalf of the staff and Board of Directors, thank you for your participation in your credit union. Your continued use of our services maintains our place as one of the strongest credit unions in the state.

A quick review of the Financial Statement for 2021 shows the following changes in our financial condition:

✔ **ASSETS** increased by \$12,802,648 or 8.14%

✔ **SHARE DEPOSITS** increased by \$11,649,118 or 8.68%

✔ **NET WORTH** increased by \$837,121 or 3.76%

✔ **LOANS** increased by \$13,091,635 or 13.13%

The Board of Directors meets once each month. The Executive Committee meets when necessary. The Board, President, Senior Staff, and Supervisory Committee meet annually to review progress, to plan activities for the coming year, to forecast growth for the next five years, and to set goals for the long-term benefit of the Credit Union and its members.

On behalf of the entire board, I want to express our appreciation to all the Credit Union Staff for working together and for a job well done.

The number one goal of First Nebraska Credit Union is to give the best possible service to all of our members. It is our members who make the "Credit Union Difference," and who provide the success that we currently enjoy. If you have suggestions on how we may better serve you, please feel free to contact either me or any one of our senior staff members.

Thank you for your loyalty and involvement in the affairs of the credit union. You truly do make "The Credit Union Difference!"

Respectfully submitted,



Jeff Campbell  
Chairman



# Board Reports

## Supervisory Committee Report

The Supervisory Committee is pleased to report that the financial position of First Nebraska Credit Union (FNCU) is in accordance with the regulations, rules, guidelines, and auditing standards established by the National Credit Union Administration. There were no major discrepancies found during the audit. All member accounts were verified with quarterly statement mailings. Closed accounts were verified monthly. Records were found to be in order. All accounts were in balance and maintained in a timely and efficient manner. Your prompt response to their verification requests was appreciated and is an important part of meeting audit objectives.

The audit report of Petersen & Associates has been approved by this committee. It is the opinion of Petersen & Associates that the financial statements represent the financial position of First Nebraska Credit Union. An audit includes examining evidence supporting the amounts and disclosures in the financial statements.

Our committee met monthly throughout the year with the Board of Directors and CEO, Ann Loftis. She led our management team in developing the 2021 strategic management plans, financial goals, and objectives. FNCU has assets of \$169,996,170 as of December 31, 2021 and a commendable capital/asset ratio. All reports are on file at our Bedford office and are available for review. The credit union board, committee, and staff are to be commended for their outstanding service.

Respectfully submitted,

Karen Fisher  
Chair

## Treasurer's Report

Each year, First Nebraska Credit Union contracts for an independent audit by Petersen & Associates, a competent CPA firm, to ensure that the financial reports accurately reflect the fiscal condition of the credit union.

The independent auditor's report and the accompanying financial statements appear within the pages of this annual report. I encourage you to read them. You will see that Petersen & Associates found that FNCU's financial statements are presented fairly, in all respects.

### SHARE DEPOSITS

Increased 8.68% from \$134,167,550 to \$145,816,668

### DIVIDENDS

Paid to our membership totaled \$312,393

### LOANS TO MEMBERSHIP

(net of allowance for loan losses)  
Totaled \$112,281,645

### CAPITAL

Increased from \$22,638,441 to \$23,610,573  
(Includes Regular Reserves, Undivided Earnings and Allowance for Loan Losses)

### MEMBERS

Increased from 15,079 to 16,269

This statistic is an important reflection of the financial stability of our Credit Union.

The financial performance, as reported, represents another year of growth for First Nebraska Credit Union.

Respectfully submitted,

Michael Hoskovec  
Treasurer/Secretary

# Statement of Financial Condition

December 31, 2021

## Assets

	2021	2020
Cash	\$1,706,281	\$2,065,099
Deposits in financial institutions	\$2,451,950	\$2,455,301
Investments	\$37,240,836	\$38,133,329
Loans to members, net of allowance for loan losses	\$112,281,645	\$99,325,021
Accrued interest receivable	\$360,077	\$430,988
Prepaid & deferred expenses	\$453,720	\$278,682
Fixed assets	\$7,233,958	\$7,561,433
Other assets	\$8,267,703	\$6,943,669
<b>TOTAL ASSETS</b>	<b>\$169,996,170</b>	<b>\$157,193,522</b>

## Liabilities & Retained Earnings

	2021	2020
<b>LIABILITIES</b>		
Accrued dividends and interest payable	\$20,570	\$44,945
Accrued expenses and other liabilities	\$1,460,300	\$706,541
Shares and deposits	\$145,816,668	\$134,167,550
<b>TOTAL LIABILITIES</b>	<b>\$147,297,538</b>	<b>\$134,919,136</b>
<b>RETAINED EARNINGS</b>		
Regular reserve	\$17,610,419	\$17,550,000
Undivided earnings	\$5,088,213	\$4,724,386
<b>TOTAL RETAINED EARNINGS</b>	<b>\$22,698,632</b>	<b>\$22,274,386</b>
<b>TOTAL LIABILITIES &amp; RETAINED EARNINGS</b>	<b>\$169,996,170</b>	<b>\$157,193,522</b>

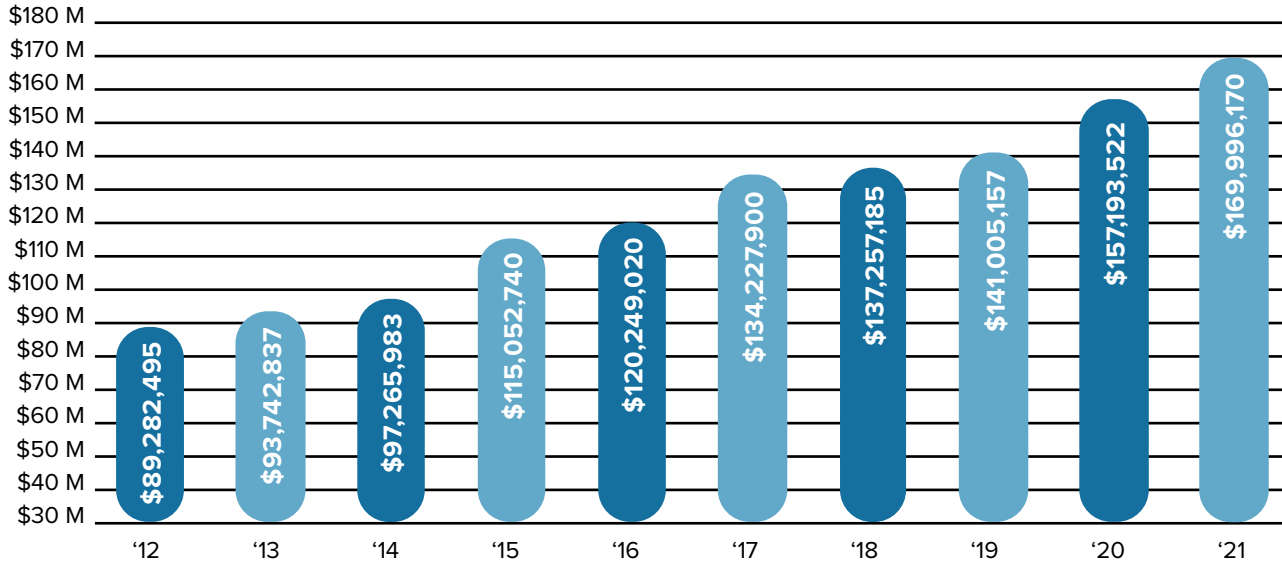
# Statement of Income

December 31, 2021

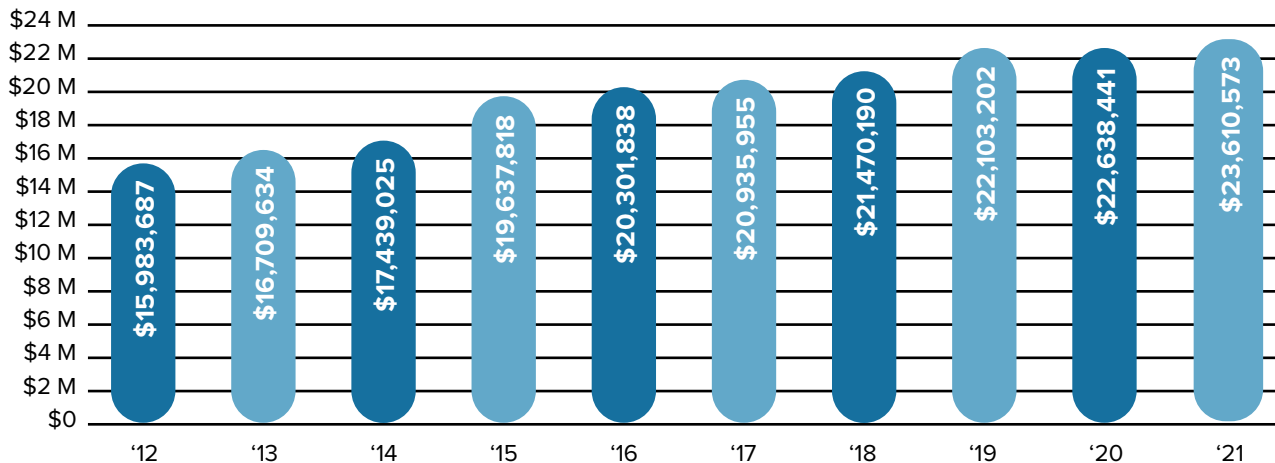
	2021	2020
<b>NET INTEREST INCOME</b>		
Interest on loans	\$5,517,590	\$5,585,852
Interest on investments	\$432,967	\$445,622
<b>TOTAL INTEREST INCOME</b>	<b>\$5,950,557</b>	<b>\$6,031,474</b>
<b>INTEREST EXPENSE</b>		
Interest on deposits	\$312,393	\$583,295
Interest on borrowed money	\$13	\$7,209
<b>TOTAL INTEREST EXPENSE</b>	<b>\$312,406</b>	<b>\$590,504</b>
<b>NET INTEREST INCOME</b>	<b>\$5,638,151</b>	<b>\$5,440,970</b>
Provisions for loan loss	\$235,000	\$297,500
<b>NET INTEREST INCOME after provision for loan losses</b>	<b>\$5,403,151</b>	<b>\$5,143,470</b>
<b>OTHER OPERATING INCOME</b>		
Service fees	\$904,902	\$899,465
Other	\$1,347,004	\$1,169,036
<b>TOTAL OTHER OPERATING INCOME</b>	<b>\$2,251,906</b>	<b>\$2,068,501</b>
Net income before other operating expenses	\$7,655,057	\$7,211,971
<b>OPERATING EXPENSES</b>		
Compensation and benefits	\$3,656,806	\$3,341,944
Office operations	\$1,671,594	\$1,617,558
Office occupancy	\$583,837	\$529,704
Other expense	\$1,150,151	\$1,200,644
<b>TOTAL OPERATING EXPENSE</b>	<b>\$7,062,388</b>	<b>\$6,689,850</b>
Net income from operations	\$592,669	\$522,121
<b>NON-OPERATING GAINS/LOSSES</b>		
Non-operating income	-\$269	\$0
<b>NET INCOME</b>	<b>\$592,400</b>	<b>\$522,121</b>

# Financial Statistics 2021

## Total Assets · \$169,996,170

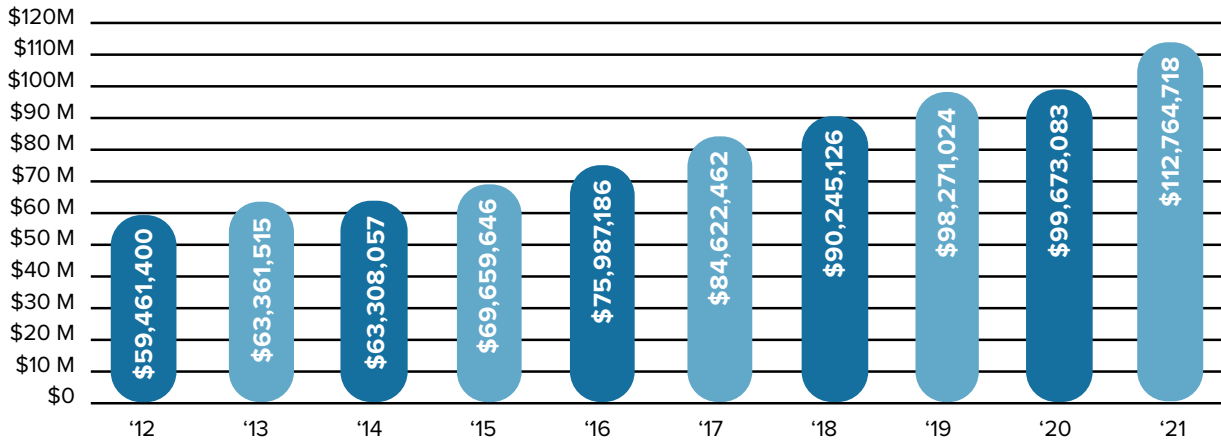


## Capital · \$23,610,573

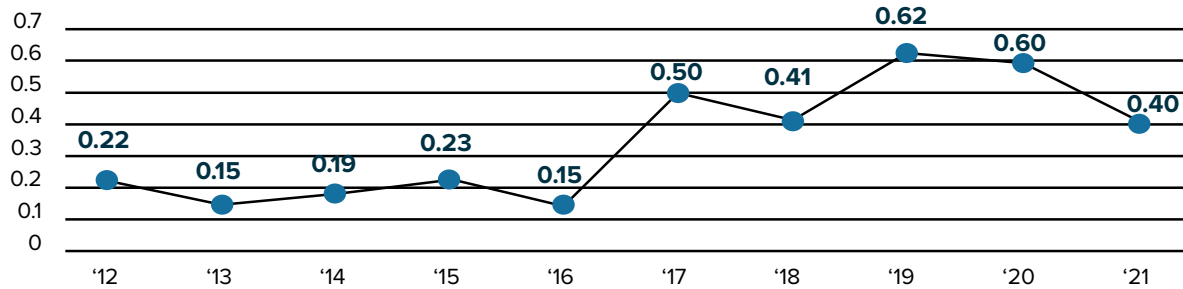




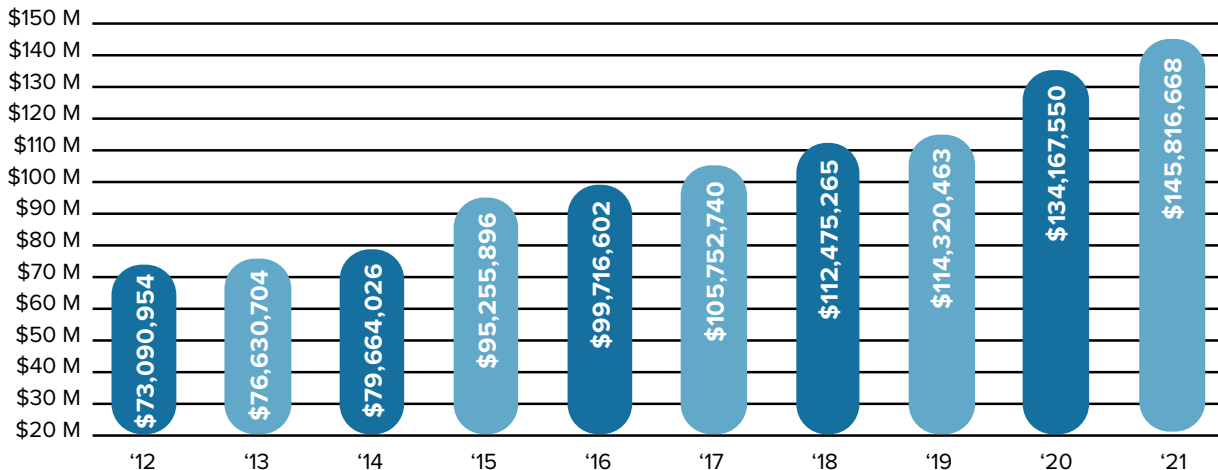
## Gross Loans · \$112,764,718



## Delinquency of Total Loans



## Total Deposits · \$145,816,668



# Financial Statement Audit

## **PETERSEN & ASSOCIATES**

*Certified Public Accountants*

---

506 EAST GOLD COAST ROAD SUITE 100 • PAPHILLION, NE 68046 • TELEPHONE 402-592-9510

March 2, 2022

Membership of First Nebraska Credit Union  
Omaha, Nebraska

Dear Members:

We performed a financial statement audit of your credit union as of December 31, 2021. The Independent Auditor's Report and related Report of Internal Control Structure Review was issued subsequent to the audit and is on file at the credit union.

A financial statement audit is more extensive than the annual examination requirements as set forth by the National Credit Union Administration. The audit was performed in accordance with generally accepted auditing standards. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audit provided a reasonable basis for the opinion included in our report.

As part of our financial statement audit, we completed a verification of members' accounts. Your prompt response to our verification requests was greatly appreciated and is an important part of meeting our audit objectives.

Our firm looks forward to working with your credit union again next year.

Sincerely yours,

PETERSEN & ASSOCIATES



Steven Petersen, CPA  
Managing Partner

SP:lad

## Community Involvement

Our employees and members generously give their own time and resources to help our communities with specific needs, while reinforcing the credit union philosophy of **“People Helping People.”**

- Helped sponsor Elkhorn Days, and was a part of the Elkhorn Parade
- Collected and donated diapers for the Lydia House Diaper Drive in Omaha.
- Co-sponsored two drive-through shred events with the Lincoln Education Association. Donations went to Harvest of Books.



*Elkhorn Parade*

Pictured: Josh, and Andy (as Einstein)



*Lydia House Diaper Drive*

Pictured: Ashley, Karen, and Audri

## Select Employee Groups

We support our Select Employee Groups (SEGs) by attending employee events, providing financial education, and special product offerings. We have a certified financial counselor to assist the employees with their financial needs. Our SEGs have a designated webpage and an HR portal for payroll/HR staff to use, to connect with our services and resources.



Shred event with Lincoln Education Association



White Castle Roofing (Halloween event)



Council Bluffs School Foundation event

## Our Partners in Success

We currently partner with these Select Employee Groups

Account Recovery, Inc.	Diamond Marketing Solutions
Action Tax & Bookkeeping	Distribution, Inc.
Aero Industries, Inc.	Douglas County Clerk
All Midlands Health Services, Inc.	Douglas County Health Center
Allied Oil & Supply, Inc.	Drake-Williams Steel
Ambassador Health	Drywall Supply Inc.
American Concrete Products Co.	Dual Dynamics
American Enterprise Group, Inc.	Duncan Aviation, Inc.
American Hydraulics	Duet (ENHSA and ENCOR)
Anderson Print Group	EF Johnson Technologies Inc.
Aradius Group	Elkhorn Public Schools Foundation
Armored Knights, Inc.	Epsen Hillmer Graphics Co.
Automatic Printing Company	Ex-Cel Solutions, Inc.
B & R Stores, Inc.	F.B.G. Service Group
Belle Terrace	Fairbury Public Schools
Bellevue Education Association	Falcon Heating & Air Conditioning
Bellevue Public Schools	Firespring
Bethany Lutheran Home	First Student
BISON	Florence Home Healthcare Center
Blue Patriot Fab	Fremont Public Schools
Blue Valley Community Action, Inc.	Garner Industries
Bryant Heating and Air	General Dynamics
Builders Supply Co., Inc.	Gering Public Schools
Capital Concrete	Gray Television Group, Inc.
Cargill Meat Solutions Co.	Greenbrier Rail Services
CHI Health	Hampton Enterprises, Inc.
Children's Hospital	Harland Technology Services
City of Crete	Houchen Bindery, LTD
City of LaVista	HTI Plastics Company Enterprises
City of Papillion	Hunt Transportation
Concordia University	Hyatt Reservation Center
Conductix Wampfler	I-GO Van & Storage
Cornhusker Heating & Air	Immanuel Communities
Crete Area Medical Center	James Skinner Baking Co
Crete Public Schools	Judds Bros Construction
Dallman Drywall	KMTV
Cummins Central Power	Krieser Construction / A4K

## Random Acts of Kindness

We celebrated Random Acts of Kindness Day (Feb. 17, 2021) by spreading some kindness to three of our Select Employee Groups.

We visited Builders Supply (Omaha), Duncan Aviation (Lincoln), and Rotella's Italian Bakery (Omaha).

At each company, we surprised two employees with \$50 gift cards and goodies. At Builders Supply, recipients were Paul and Kathy; at Duncan Aviation, recipients were Todd and Lizzie; and at Rotella's Italian Bakery, recipients were Mary and Helena!



Pictured clockwise:  
Builder's Supply,  
Rotella's Bakery,  
Duncan Aviation.

Kutak Rock  
Lancaster Rehabilitation Center  
LBT, Inc.  
Lincoln Education Association  
Lincoln Industries  
Lincoln Public Schools  
Lincoln Trucking Lightning Division  
Lutheran Family Services  
Malnové, Inc.  
Mapes Industries, Inc.  
Marian Cliff Manor

Mark Hydraulic Company, Inc.  
Methodist Health System  
Methodist Physicians Clinic  
Metro Area Planning Agency  
Metropolitan Community College  
Midlands Packaging Corp.  
Midwest Steel Works, Inc.  
Millard Education Association  
Millard Lumber, Inc.  
Millard Public Schools  
Monroe Manor



Mosaic  
 Mueller Recreational Products  
 NAGL Manufacturing Co.  
 NAPA Auto Parts  
 NEBCO, Inc.  
 Nebraska City Care and Rehab Center  
 Nebraska State Education Association  
 NECO  
 Nestle-Purina USA, Inc.  
 Nobbies, Inc.  
 Nova Treatment Community  
 Omaha Door & Window Company  
 Omaha Education Association  
 Omaha Housing Authority  
 Omaha Public Schools  
 Omaha Steel Casting Co  
 Oriental Trading Company  
 Packaging Corp of America  
 Papillion LaVista Schools Education Association  
 Pepsi-Cola Bottling Co  
 Physicians Mutual Insurance Co  
 Plastic Companies Enterprises  
 Pure & Secure  
 Quad Packaging  
 Quality Living  
 Ralston Education Association  
 Ralston Public Schools  
 Region V Services  
 Region 6 Behavioral Healthcare  
 Resources For Human Development  
 Rivers Metal Products, Inc.  
 Robert Lee Care Center  
 Roe Machine & Pattern Works  
 Rotella's Italian Bakery, Inc.  
 Sarpy County  
 Schaefer's, Inc.  
 Schuyler Community Schools  
 Sid Dillon Buick  
 Signature Flight Support  
 Skarda Equipment Company  
 Skylark Meats  
 Snyder Industries, Inc.  
 Southeast NE Community Action Council  
 Sparkling Klean Services Inc.  
 Standard Nutrition Company  
 Staples Print Solutions

State of NE Dept of Health & Human Services  
 State of Nebraska Admin. Services  
 Stephens & Smith Construction  
 Stephenson Truck Repair, Inc.  
 Student Transportation of America  
 Superior Metal Products, Inc.  
 Sysco Lincoln, Inc.  
 Tabitha Health Care Services  
 Teledyne ISCO, Inc.  
 Telesis, Inc.  
 The Frontier Group

The Waterford College View  
 Tomasek Machine Shop, Inc.  
 Tractor Supply Company  
 Tracy's Body Shop  
 Tracy's Collision Center  
 Tri-Con Industries  
 Weathercraft Roofing Company  
 Westside Community Schools  
 Westside Education Association  
 White Castle Roofing  
 Wolfe Electric  
 Yankee Hill Brick

"Just dropping you a line to say Thank you! for being a part of our job club, and providing some very great and much needed information. I did receive the box you sent with the bags and the planners, we really appreciate this! Our clients are still talking about the workshop and how informative it was."

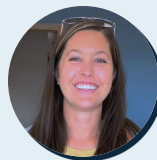
Tracey Morris, ReConnect Inc

## \$2,500 Teacher Giveaway!

### Giving back to our biggest group of members

Educators are by far the biggest group of members at FNCU. For the 6th year in a row, we held a big drawing for educators in Nebraska and Iowa.

In 2021, ten winners (shown at right) received a \$250 Visa gift card.



April  
Ralston



Bonnie  
Omaha



Chris  
Omaha



Cindy  
Omaha



Jacki  
Omaha



Jennifer  
Omaha



Margaret  
Ralston



Matt  
Omaha



Megan  
Omaha



Naomi  
Council Bluffs

## Deposit 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.

In addition to a Primary Share Savings, we offer Vacation, Christmas and Secondary Savings accounts, Youth Savings (ages 0-18), and Money Market accounts.

### Checking Accounts\*

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

### Individual Retirement Accounts (IRAs)

Traditional, Roth, and Educational IRAs available

### Term Share Certificates

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

For more information about these products, visit [firstnebraska.org](http://firstnebraska.org) or contact any branch location.

\*To qualify for a Checking Account, you must meet certain eligibility requirements.

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

## Lending Solutions

### 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
- Lower cost for extended warranties and GAP insurance
- Financing for boats, motorcycles, RVs/campers

### Personal Loans\*\*

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

### Secured Loans\*\*

If you are looking to build 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.

### 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.

### Home Equity\*\*

Use the equity you've earned in your current home to finance home improvements, consolidate debt, finance a wedding or go on a dream vacation.

### Visa® Credit Card Program\*\*

FNCU offers a variety of cards with competitive rates, including Platinum Plus (credit limit up to \$25,000), Platinum Rewards (earn points), Classic and Secured.



**ONLINE  
BANKING**



**MOBILE  
BANKING**



**BILL  
PAY**



**REMOTE  
CHECK  
DEPOSIT**

## Free Online Services

### Enroll in **ONLINE BANKING** or **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.



#### **PERSON-TO-PERSON PAYMENTS (P2P)**

Send money to anyone using Bill Pay either using “Pay a Person” or “Send ACH Payment.”



#### **eSTATEMENTS**

View the last 13 months of your statements.



#### **eALERTS**

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



#### **eNOTICES**

Receive your receipt electronically, as well as account notices such as non-sufficient funds, loan payments, 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.)

## Coming in 2022-23

### Checking Accounts

We evaluated our checking accounts in 2021, and update our checking products in January 2022.

### Round-up Savings

A new feature on our checking accounts was introduced in January 2022. Round-up Savings allows members to save money automatically by allowing their debit card purchases to be rounded up to the nearest dollar, and the difference added to their savings account.

### Shared Branching

We plan to implement Shared Branching in 2022. Shared Branching is a national network of credit unions that make their branches available to members of other credit unions in the Shared Branching network. Members can stop in and do transactions such as withdrawals, deposits and transfers at any of these branches, which is over 5,600 in all 50 states.

### New Visa Platform

Great new features coming in 2023, including:

- Apple Pay & Google Pay
- Contactless Cards
- Digital Card Replacement to Mobile Phone

### Mascot

To help increase awareness and recognition, and to inspire conversation, we introduced a mascot – Savvy, the Sandhill Crane in January 2022.

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

## Raving Fans

In 2021, we started asking members to leave us a review, so we can hear about what is going well, and what we need to work on. We follow up with every review we receive, and have made changes based on member feedback.

We track reviews by branch, and recognize and celebrate the branch with the best reviews each quarter. Winners of our “Raving Fans” award, for best reviews, are as follows:



2nd Quarter award winner:  
Yankee Hill Branch

Pictured: Sheena and Ana



3rd Quarter award winner:  
48th St. Branch

Pictured: Angela, Jackie, Liz, Andy, Lori,  
and Charity



4th Quarter award winner:  
Elkhorn Branch

Pictured: Andrea, Cale and Lori



“My identity was stolen and FNCU helped me every step of the way. Without them I would have been lost! I also want to say that their customer service is top notch and they always go above and beyond!”

– Rhea M. (11/5/21)



“This is one of the best Credit Union’s in the Country. All employees including all the way to the C.E.O. are out to help every member with anything they may need. If you want someone looking out for YOU, then become a member of First Nebraska Credit Union today.”

– George H. (9/6/21)



## Branch Locations

### Bedford Branch

(402) 492-9100



10655 Bedford Ave., Omaha, NE 68134

### 48th St. Branch

(402) 553-7999



4740 S. 48th St., Omaha, NE 68117

### Lincoln North Branch

(402) 477-7766



5070 N. 32nd St., Lincoln, NE 68504

### Yankee Hill Branch

(402) 420-0644



8101 S. 40th St., Lincoln, NE 68516

### Elkhorn Branch

(531) 999-2450



20241 Manderson St., Elkhorn, NE 68022

### 120th St. Location

Drive-thru only, with an ITM coming Spring 2022.

4203 S. 120th St., Omaha, NE 68137

### Administrative Offices

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

## Executive Team



*Ann Loftis*  
President & Chief  
Executive Officer



*Dale Kovar*  
Chief Financial  
Officer



*Cheryl Hamre*  
Chief Retail Officer



*Rich Sullinger*  
Vice President  
of Lending

### Branch Managers

*Thomas Rief*

Bedford Branch Manager

*Lori Purchase*

48th St. & Elkhorn Senior Branch Manager

*Megan Klitzke*

Lincoln North & Yankee Hill Senior Branch Manager

### BRANCH HOURS

#### Lobby Hours:

M - F, 9 am - 5 pm

Sat, 9 am - 12 pm

(Saturday lobby hours alternate by branch)

#### Drive-Thru Hours:

M - F, 8 am - 6 pm

Sat, 9 am - 12:30 pm



“We switched from Wells Fargo after years of continuing charges, being handed off to someone else anytime we had a question, and having to wade through excessive automated phone service.

Even though it was a bit of a drive to get to any branch, the ABOVE EXCELLENT customer service EVERY TIME and the lack of charges for every little thing kept us as customers for over a decade until we moved. We re-financed our home with them, used them for auto loans, and set up all of our kids’ accounts through them. If there is any negative (and it’s a tiny one), their computer system isn’t as fancy and fast as bigger banks. Seriously, you will not be disappointed.”

– Judy S. (11/8/21)



(402) 492-9100  
firstnebraska.org  
10655 Bedford Ave., Omaha, NE 68134