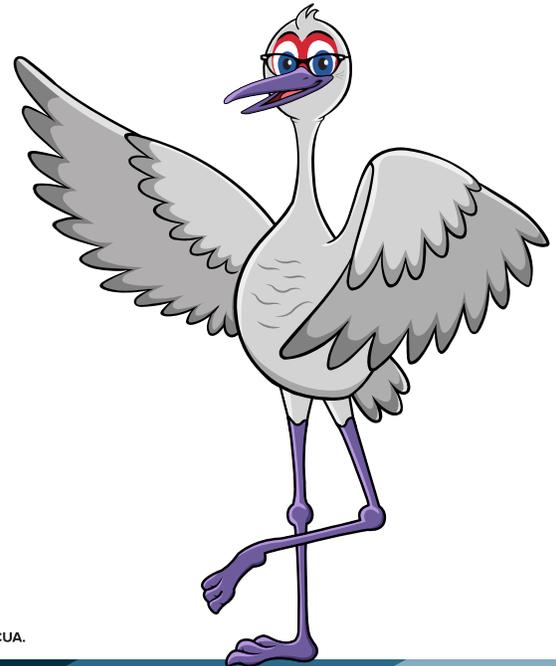


"Where Members Always Come First!"SM



**First
Nebraska**
CREDIT UNION

2022 ANNUAL REPORT



NMLS# 416540
Federally insured by NCUA.



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!



FNCU continues to earn an A+ rating by DepositAccounts.com, a subsidiary of LendingTree, in their analysis of the healthiest credit unions in America.

DepositAccounts.com evaluates the financial health of over 10,000 banks and credit unions in the United States, to grade each institution on a number of factors, including capitalization, deposit growth, and loan-to-reserve ratios.



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 in Nebraska and Iowa
- 6) Are a relative of anyone eligible for membership

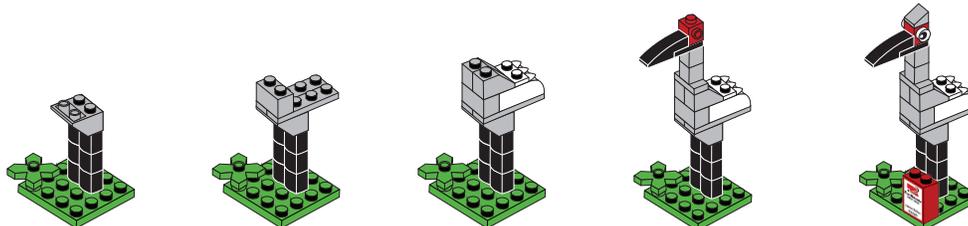
Annual Meeting Agenda

Omaha, NE • April 20, 2023

1. Call to Order by Chairperson – Julie Beers
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 Chairperson – Julie Beers
7. Report of the Secretary/Treasurer – Mike Hoskovec
8. Report of the Supervisory Committee – William Burns
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 – Nancy Wallace
13. Election of Members to the Board of Directors
14. Unfinished Business
15. New Business
16. Adjournment of Annual Meeting

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Annual Meeting Minutes

by Dale Kovar
Executive Vice President
& Recording Secretary
Serving FNCU since 2016

April 21, 2022

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

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

Jeff Campbell presented the Board of Directors and Supervisory Committee and thanked them for their voluntary service.

Jeff Campbell appointed Dale Kovar as Recording Secretary

Jeff Campbell directed the membership to the following pages in the meeting guide for the respective reports:

- 2021 Annual Meeting Minutes – pages 4-5
- Report of the Chairman – page 8
- Supervisory Committee’s Report – page 9
- Secretary/Treasurer’s Report – page 9

Jeff Campbell reported that FNCU had again achieved high ratings demonstrating the credit union’s strong financial position and management. Our capital remains strong, providing members with financial security for years to come. Jeff thanked the staff, management and membership for making First Nebraska both an employer of choice and a financial institution of choice.

CFO, Dale Kovar directed the membership to pages 10-13 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 13.9%. Dale provided a summary of the financial results for 2021.

Ann Loftis presented the President’s Report found on page 6 of the Annual Meeting Report. She thanked the membership and Select Employee Groups for the opportunity to serve their financial needs; and she gave special thanks to the team of dedicated employees. FNCU is proud to provide members with essential services while focusing on “Financial Well-Being for All.” Throughout the pandemic we continued to provide more help to those in need. Ann thanked everyone for their participation in our third virtual Annual Meeting and asked members to take time to look through the 2021 Annual Report.

Jeff Campbell called for a motion to approve the 2021 Annual Meeting Minutes and all reports as presented.

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

Nominating Committee Chair, Phil Kottmeyer, provided recommended candidates for the reelection of incumbents Nancy Wallace, Mike Hoskovec, and Julie Beers to the Board of Directors for three-year terms expiring in 2025. No other nominations were received. Because only one person was nominated for each vacancy, ballots and voting by the membership was not necessary.

Jeff Campbell asked the membership for any unfinished business they would like to discuss.

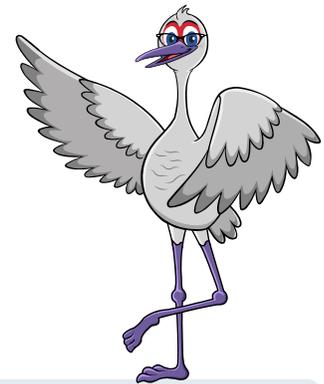
There was a question regarding inquiring if FNCU subscribes to the practice of keeping ESG (Environmental, Social, & Governance) scores, or has plans to do so in the future. Dale Kovar stated that FNCU does not intend to track ESG scores which are typically for larger, publicly traded companies. There was also a question on whether next year's meeting will be in person. Ann Loftis stated that it was something we were hoping to do next year provided health concerns have abated. Responses to additional questions were provided directly to the respective member.

There being no new business to address, the meeting was adjourned at 5:52 p.m.

Sincerely,



Dale Kovar
Recording Secretary



30th Anniversary

Congratulations to Ann Loftis, our President and CEO, for 30 years of service at First Nebraska!

Ann has 45 years' experience in banking and finance, having worked in every area of bank operations and lending. She started at the credit union as a Loan Officer in 1992, implementing mortgage lending and risk-based lending programs and overseeing loan operations. Ann has also served as the Mortgage Loan Manager, VP of Lending, and Executive Vice President prior to being promoted to her current position as President and CEO.

Ann has a passion for helping people, pursuing excellence in work, and all that she does. She has continued educational and professional development for herself and others over the years.



Ann enjoys the country life, traveling, camping, and spending time with her family. She has been married to Joel for 43 years, they have four children, and six grandchildren; with the oldest grandchild proudly serving in the army!

From the President/CEO

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

People Over Profits

On behalf of the Board of Directors, Supervisory Committee, and our team of dedicated staff at First Nebraska Credit Union, it is my great pleasure to report to you that we had another successful year.

As a member-owner, it's important for you to know your credit union's performance. You can review our financial performance in this Annual Report. These reports demonstrate strong performance in most areas of operations, despite these uncertain economic times.

It's with great pride that we serve you with financial strength that brings many opportunities in a highly competitive and fast-changing industry. Our financial strength allows us to serve more members and provide you with more opportunity for additional benefits!

We want to extend a warm welcome to our newest members from Lincoln USDA Federal Credit Union, who merged with First Nebraska Credit Union on October 1, 2022. We are very pleased to be able to offer our great products and services to almost 800 new members!

The credit union philosophy of "People Helping People" is what we do! Our commitment to helping people is why

financial well-being for all is at the core of the credit union movement. We continually strive to meet all our members' financial needs, while providing greater benefits than many other financial institutions.

Successful credit unions put "People Over Profits" while maintaining a balance of profitability! For this reason, credit union membership continues to increase across the country, now serving more than 130 million members nationwide. Being a member of a credit union means more because you are an owner, and we're accountable to you for what we do. We come to work because of you and make decisions with your best interests in mind.

My hope is that you will continue to make the most of your membership with us as we embark on another year. If you're not familiar with all of our products and services, now is a good time to take a closer look at what we have to offer!

Sincerely,



Ann Loftis



"What a pleasant change! To walk into a establishment and be recognized and valued within arrival! Great customer recognition skills!"

—Rick H. (6/29/22)



Pictured (L to R): Zoe, Kendra, Ethan, Debbie, Samantha, Shane

Board Retirements



Jeff Campbell was Chairman of the Board in 2020-22, and retired in 2022. He served on the Board since 1990. He first joined a credit union in 1967 in his home State of Minnesota and has been a credit union member ever since. Jeff worked for Ameritas Life Insurance Company in Lincoln and for several Omaha companies over 40 years. He feels that the credit union makes a positive difference in people's lives and considered it a privilege to serve.



Cynthia Sherman was a Director of the Board until 2022, when she retired. She joined NEMECO Credit Union in 1973. She became a board member in 1979 after NEMECO CU merged with First Nebraska. Cynthia's work history includes NWU Library for 14 years, part-time librarian at Lincoln Composites for 14 years and private piano, violin and viola lessons for over 30 years.



Gary Clawson was a Director of the Board until 2022, when he retired. He became a board member in 1996. He was in Human Resources his entire career, which began with a four-year tour of duty in the US Air Force. Gary worked almost 20 years for Control Data Corporation until they closed in 1992. He then worked 22 years as the Director of Compensation for Methodist Health System before retiring.

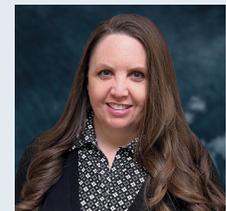
New Board Volunteers

Welcome Paul Collett, Jr!

Paul was appointed to our Board of Directors in January 2023, after Cynthia Sherman retired in December, 2022. Paul has worked in the medical field as a Supervisor and Compliance Officer in biomedical electronics and engineering since 1983. Paul has been a long-time volunteer having previously served on the Board and as Board Chair for Greater Omaha Federal Credit Union prior to it merging with First Nebraska CU in 2015.

Welcome Regina Belik!

Regina was appointed to our Supervisory Committee in May 2022, after the retirement of Jeff Campbell, when Karen Fisher moved to the Board of Directors. Regina obtained her Bachelor of Science in Nursing degree in 1996 and has served in the nursing field since 1995.



Current Board of Directors & Supervisory Committee



Julie Beers

Chairperson of the Board
Serving since 2010



Phillip Kottmeyer

Vice Chairman
Serving since 1997



Mike Hoskovec

Secretary/Treasurer
Serving since 1986



Nancy Wallace

Director
Serving since 1996



Karen Fisher

Director
Serving since 2005



*Cassaundra
Marisett-Banks*

Director
Serving since 2019



Paul Collett, Jr.

Director
Serving since 2023



William Burns

Chair
Supervisory Committee
Serving since 2021



Regina Belik

Member
Supervisory Committee
Serving since 2022

Chairperson's Report

Chairperson 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 \$13,517,100 and our net worth increased by \$1,183,244. 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 2022 shows the following changes in our financial condition:

- ✔ **ASSETS** increased by \$13,517,100 or 7.95%
- ✔ **SHARE DEPOSITS** increased by \$12,246,674 or 8.40%
- ✔ **NET WORTH** increased by \$1,183,244 or 5.12%
- ✔ **LOANS** increased by \$9,047,513 or 8.02%

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,

Julie Beers,
Chairperson



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 2022 strategic management plans, financial goals, and objectives. FNCU has assets of \$183,513,270 as of December 31, 2022 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,

William Burns
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 8.40% from \$145,816,668 to 158,063,342

DIVIDENDS

Paid to our membership totaled \$425,350

LOANS TO MEMBERSHIP

(net of allowance for loan losses)
Totaled \$121,388,175

NET WORTH

Increased from \$23,127,500 to \$24,310,744

MEMBERS

Increased from 16,269 to 17,018

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, 2022

Assets

	2022	2021
Cash & Other Deposits	\$12,766,441	\$9,337,231
Investments	\$33,434,318	\$37,240,836
Loans to members, net of allowance for loan losses	\$121,388,175	\$112,281,645
Other assets	\$15,924,336	\$16,315,458
TOTAL ASSETS	\$183,513,270	\$169,996,170

Liabilities & Retained Earnings

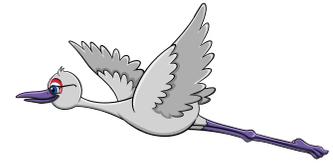
	2022	2021
Other Liabilities	\$3,474,794	\$1,480,870
Shares and deposits	\$158,063,342	\$145,816,668
TOTAL LIABILITIES	\$161,538,136	\$147,297,538
TOTAL EQUITY	\$21,975,134	\$22,698,632
TOTAL LIABILITIES & RETAINED EARNINGS	\$183,513,270	\$169,996,170

Statement of Income

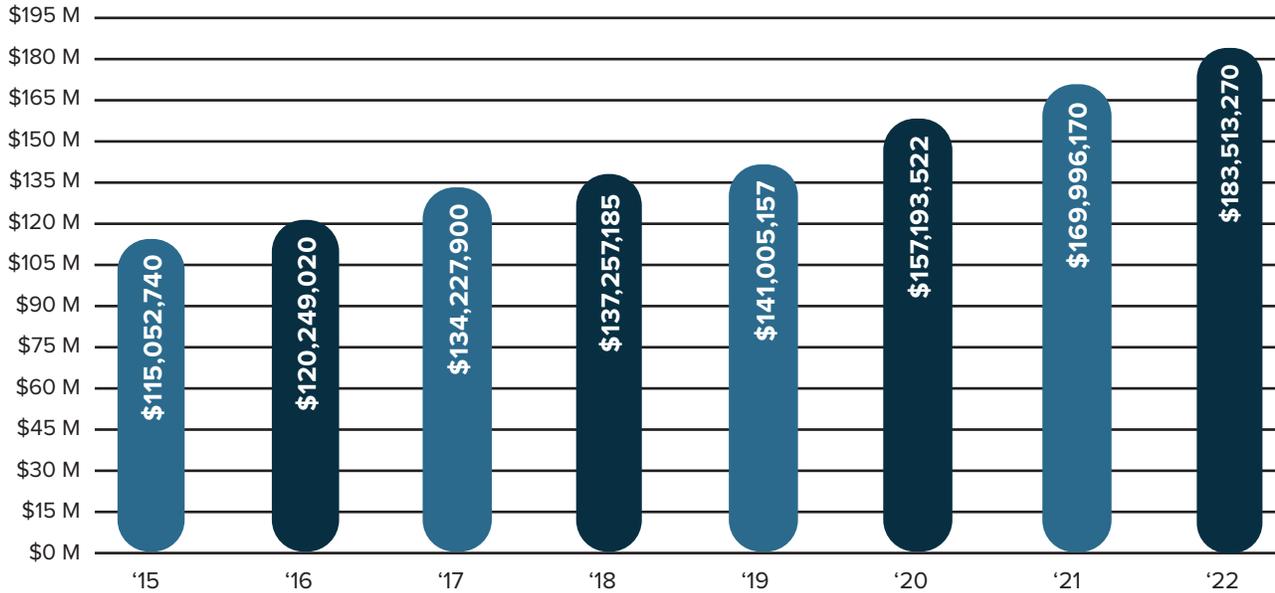
December 31, 2022

	2022	2021
NET INTEREST INCOME		
Interest on loans	\$5,844,331	\$5,517,590
Interest on investments	\$573,247	\$432,967
TOTAL INTEREST INCOME	\$6,417,578	\$5,950,557
INTEREST EXPENSE		
Interest on deposits	\$425,350	\$312,393
Interest on borrowed money	\$41,427	\$13
TOTAL INTEREST EXPENSE	\$466,777	\$312,406
NET INTEREST INCOME	\$5,950,801	\$5,638,151
Provisions for loan loss	\$175,000	\$235,000
NET INTEREST INCOME after provision for loan losses	\$5,775,801	\$5,403,151
OTHER OPERATING INCOME		
Service fees	\$905,004	\$904,902
Other	\$1,391,489	\$1,347,004
TOTAL OTHER OPERATING INCOME	\$2,296,493	\$2,251,906
Net income before other operating expenses	\$8,072,294	\$7,655,057
OPERATING EXPENSES		
Compensation and benefits	\$3,810,199	\$3,656,806
Office operations	\$1,861,424	\$1,671,594
Office occupancy	\$553,395	\$583,837
Other expense	\$1,347,282	\$1,150,151
TOTAL OPERATING EXPENSE	\$7,572,300	\$7,062,388
Net income from operations	\$499,994	\$592,669
NON-OPERATING GAINS/LOSSES		
NET INCOME	\$499,994	\$592,400

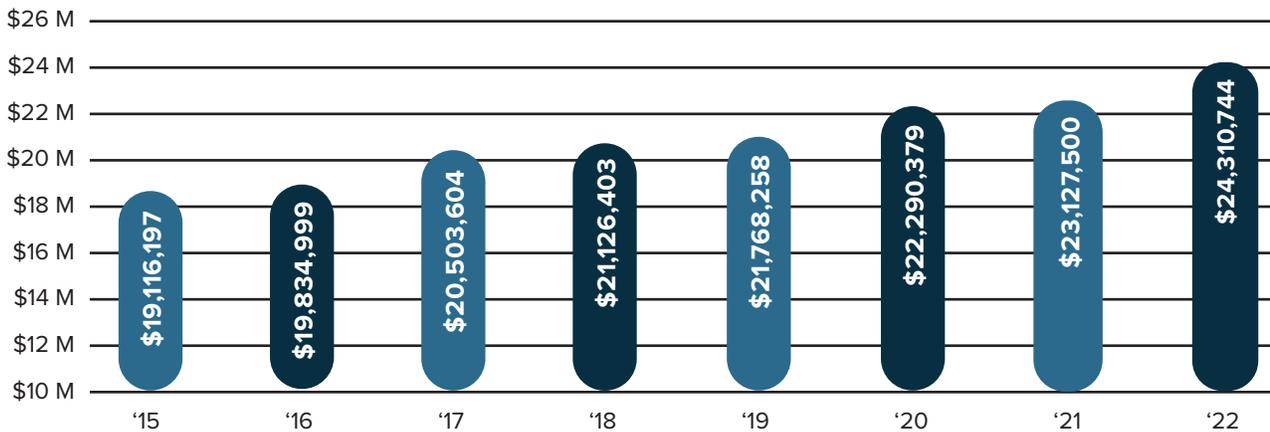
Financial Statistics 2022



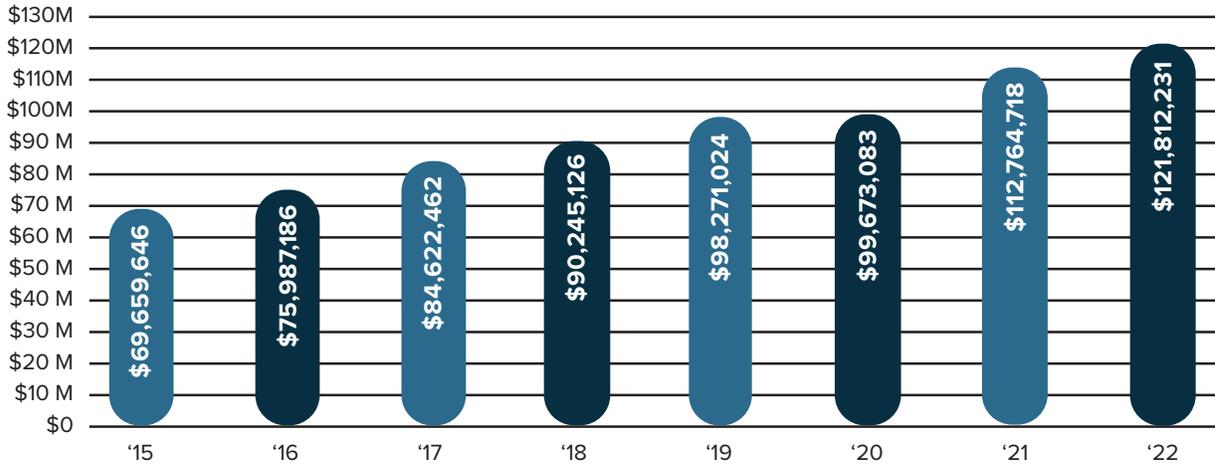
Total Assets · \$183,513,270



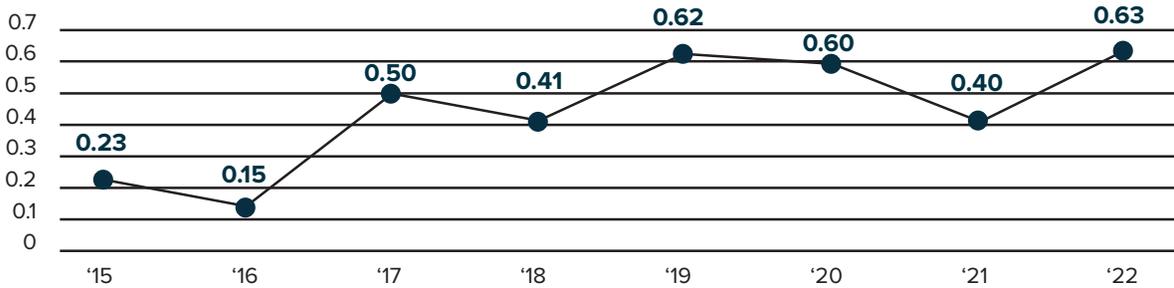
Net Worth · \$24,310,744



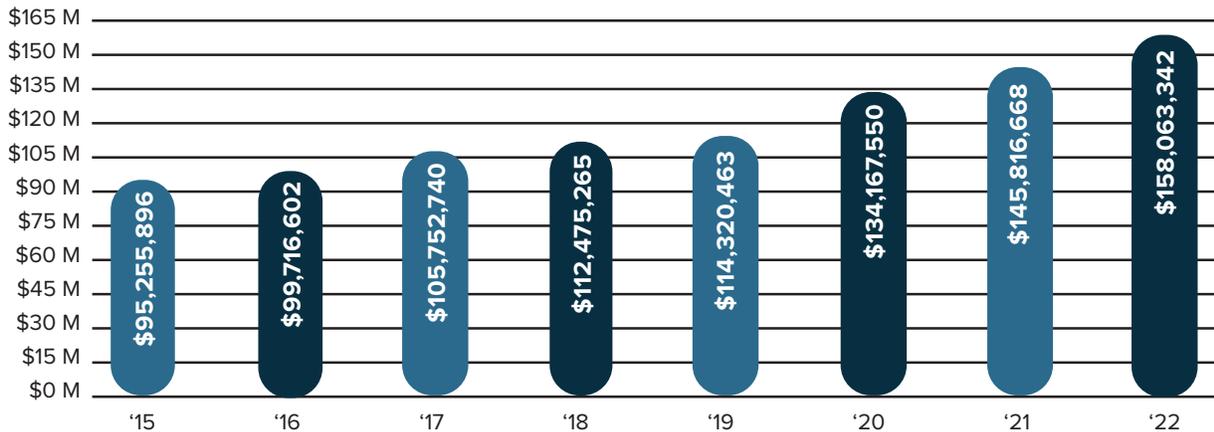
Gross Loans · \$121,812,231



Delinquency of Total Loans



Total Deposits · \$158,063,342



Financial Statement Audit

PETERSEN & ASSOCIATES

Certified Public Accountants

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

March 31, 2023

Membership of First Nebraska Credit Union
Omaha, Nebraska

Dear Members:

We performed a financial statement audit of your credit union as of December 31, 2022. 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:lam

New in 2022

Checking Accounts

In January 2022, we updated our checking products to better serve our members. Changes included:

- Name changes (most First Class and Preferred accounts changed to Secure, Basic and Smart Start changed to Classic).
- A new checking account called Select Checking, for employees of our Select Employee Groups, which includes new features such as direct deposit express and debit card rewards, to name a few.
- New features such as Round-up Savings.

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.

Mascot

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

Interactive Teller Machine

We added a 4th Interactive Teller Machine (ITM) in May 2022. As we closed our 120th & I Street branch in Omaha, we added a stand-alone ITM in the parking lot.

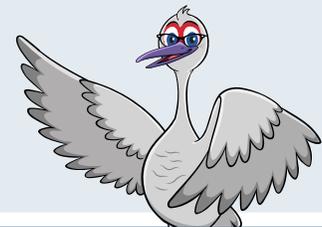
You can do most of your typical drive-thru transactions during business hours with an ITM. Instead of seeing our friendly FNCU tellers through the window, you will see them on-screen. After hours, the ITM serves as an enhanced ATM.

Shared Branching

We implemented Shared Branching in September 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, loan payments, and transfers at any of these branches, which is over 5,600 in all 50 states.

Lincoln USDA FCU Merger

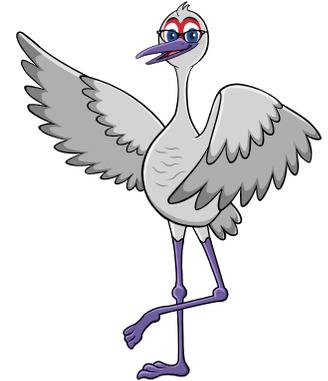
We welcomed 800 new members from Lincoln USDA Federal Credit Union who merged with us in October 2022. It's a pleasure to offer so many great financial services to these new members.



Savvy the Sandhill Crane

We were excited to introduce a company mascot in January 2022! We found the perfect fit – Savvy, the Sandhill Crane, which represents good fortune, happiness and longevity. Cranes are also a symbol of peace, wisdom, fidelity and goodwill to others, which are all characteristics of the credit union philosophy of “people helping people,” and complements FNCU’s company values.

Plus, Nebraska is a special place for Sandhill Cranes. Each year, 400,000–600,000 stop to rest and refuel in Nebraska during their migration!



Check out our Savvy Merch, on display at each branch. T-shirts, bags, mugs and more can be ordered online, and \$4 from each item purchased will go to Omaha’s Children’s Miracle Network Hospital.



To introduce our new mascot, we had a drawing for a Henry Doorly Zoo and Wildlife Safari Park package. Pictured here is the drawing winner, Lanessa L., with Michele and Cami.



Savvy’s design was inspired by native Nebraska artist, Paula Warner. Paula designed original pen-and-ink drawings for FNCU, and each of our branches has one on display.



To help introduce Savvy, staff received a custom Savvy LEGO® kit.

CEO Ann Loftis built hers with her granddaughter.



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.
- Along with our SEG, White Castle Roofing, bought Christmas gifts for families in need.
- Helped support Omaha Crime Stoppers at their Officer of the Year award luncheon.



Elkhorn Parade



Christmas gifts for a family in need



Omaha Crime Stoppers luncheon

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. We designed a webpage exclusively for our SEGs and a HR Portal to assist them in connecting with our services and resources.



Sarpy County Wellness and Benefits Event



Letters to Santa



White Castle Roofing (Halloween event)



Werner Park Baseball Game

Our Partners in Success

We currently partner with these Select Employee Groups

Account Recovery, Inc.	Drywall Supply Inc.
All Midlands Health Services, Inc.	Dual Dynamics
Ambassador Health	Duncan Aviation, Inc.
American Concrete Products Co.	Duet (ENHSA and ENCOR)
American Enterprise Group, Inc.	Eighth Circuit US Court of Appeals
American Hydraulics	Elkhorn Public Schools Foundation
Aradius Group	Emerald Nursing & Rehab – Lancaster
B & R Stores, Inc.	Epsen Hillmer Graphics Co.
Belle Terrace	Ex-Cel Solutions, Inc.
Bellevue Education Association	F.B.G. Service Group
Bellevue Public Schools	Fairbury Public Schools
Bethany Lutheran Home	Falcon Heating & Air Conditioning
BISON	FBI Lincoln*
Blue Patriot Fab	Federal Motor Carrier Safety Admin*
Blue Valley Community Action, Inc.	Firespring
Bryant Heating and Air	First Student
Builders Supply Co., Inc.	Florence Home Healthcare Center
Capital Concrete	Fremont Public Schools
Cargill Meat Solutions Co.	Garner Industries
CHI Health	General Dynamics
Children's Hospital	General Service Administration*
City of Crete	Gering Public Schools
City of LaVista	Greenbrier Rail Services
City of Papillion	Hampton Enterprises, Inc.
Concordia University	Harland Technology Services
Conductix Wampfler	Houchen Bindery, LTD
Cornhusker Heating & Air	HTI Plastics Company Enterprises
Council Bluffs School Foundation	Hunt Transportation
Crete Area Medical Center	Hyatt Reservation Center
Crete Public Schools	Immanuel Communities
Dallman Drywall	Internal Revenue Service – Lincoln*
Distribution, Inc.	James Skinner Baking Co
Douglas County Clerk	Judds Bros Construction
Douglas County Health Center	Krieser Construction / A4K
Drake-Williams Steel	Kutak Rock

I Love My Credit Union Day

July 29 was “I Love My Credit Union Day.” Employees and members got in on the fun! We also delivered treats to some of our Select Employee Groups: Mueller Recreation, Dallman Drywall, Stephens & Smith Construction, Tracy’s Collision Center, plus Eyes On Lincoln.

What a great day to say THANK YOU to those who support us!



LBT, Inc.	Millard Lumber, Inc.
Lincoln Education Association	Millard Public Schools
Lincoln Industries	Monroe Manor
Lincoln Public Schools	Mosaic
Lincoln Trucking Lightning Division	Mueller Recreational Products
Lutheran Family Services	NAGL Manufacturing Co.
Malnove, Inc.	NAPA Auto Parts
Mapes Industries, Inc.	National Park Service, Midwest Archeological Center*
Marian Cliff Manor	NEBCO, Inc.
Mark Hydraulic Company, Inc.	Nebraska City Care and Rehab Center
Methodist Health System	Nebraska State Education Association
Methodist Physicians Clinic	NECO
Metropolitan Community College	Nestle-Purina USA, Inc.
Midlands Packaging Corp.	Nobbies, Inc.
Midwest Steel Works, Inc.	Nova Treatment Community
Millard Education Association	

Omaha Door & Window Company	Rivers Metal Products, Inc.	Student Transportation of America	US District Court, District of Nebraska*
Omaha Education Association	Robert Lee Care Center	Superior Metal Products, Inc.	US Environmental Protection Agency, Lincoln Field office*
Omaha Housing Authority	Rotella's Italian Bakery, Inc.	Sysco Lincoln, Inc.	US Federal Highway Administration*
Omaha Public Schools	Sarpy County	Tabitha Health Care Services	US Fish and Wildlife Service, Division of Law Enforcement*
Omaha Steel Casting Co	Schaefer's, Inc.	Teledyne ISCO, Inc.	US Probation Office*
Oriental Trading Company	Schuyler Community Schools	Telesis, Inc.	USDA-NRCS**
Packaging Corp of America	Sid Dillon Buick	The Frontier Group	USGS – employees in Nebraska
Papillion LaVista Schools Education Association	Signature Flight Support	The Waterford College View	USGSA Public Services
Pepsi-Cola Bottling Co	Skarda Equipment Company	Tractor Supply Company	Weathercraft Roofing Company
Physicians Mutual Insurance Co	Skylark Meats	Tracy's Body Shop	Westside Community Schools
Plastic Companies Enterprises	Snyder Industries, Inc.	Tracy's Collision Center	Westside Education Association
Quad Packaging	Social Security Administration – Lincoln*	Tri-Con Industries	White Castle Roofing
Quality Living	Southeast NE Community Action (SENCA)	US Citizenship & Immigration Services*	Wolfe Electric
Ralston Education Association	Standard Nutrition Company	US Court of Appeals for the Eighth Circuit*	Yankee Hill Brick
Ralston Public Schools	Staples Print Solutions	US Department of Energy, Western Area Power Admin.*	
Reconnect Inc.	State of NE Dept of Health & Human Services	US Department of Justice, United States Attorney, District of Nebraska*	
Region V Services	State of Nebraska Admin. Services		
Region 6 Behavioral Healthcare	Stephens & Smith Construction		
Resources For Human Development	Stephenson Truck Repair, Inc.		

*Employees who work for these agencies in or have headquarters in Lincoln, Nebraska

**USDA-NRCS employees in North Dakota, South Dakota, Kansas, Wyoming, Montana and Nebraska

Random Acts of Kindness

We celebrated Random Acts of Kindness Day (Feb. 17, 2022) by spreading some kindness to five of our Select Employee Groups. We visited Ralston High School (Ralston), Mueller Recreational (Lincoln),

Meadows Elementary (Omaha), and Quality Living (Omaha), and B&R Stores (Lincoln).

At each company, we surprised the winning employee with \$50 gift cards and candy bouquet.



Pictured clockwise: Beth, Ralston High School • Connie, Mueller Recreational • Katie, Meadows Elementary • Kinyarie, Quality Living.

"I became a member in 1998 when I started working for Lincoln Public Schools.

FNCU has friendly service and they go above and beyond to assist members on their needs.

Being unable to speak, they go the extra mile to assist me with my needs when necessary. When my card was hacked it was difficult for me to maneuver through the process due to not being able to speak, to get the problem solved, but the employees took the extra

time to assist me in solving the issue which took a lot of stress off of me.

I would definitely recommend to others because of the excellent customer service and the many benefits offered to members. They certainly have made my life easier with all the help I receive.

On a scale of 1 to 10, I would rate them a 10 in all areas of service."

– Gary C.



Gary and Bennie in Aug. 2022

\$1,500 SEG Giveaway!

To help celebrate International Credit Union Day, ten winners received a \$150 Visa gift card. Winners were randomly selected from a drawing exclusive to employees of our Select Employee Groups.



- 1 – Angela, Schuyler School
- 2 – Dan, Sarpy County
- 3 – Gary, Teledyne ISCO, Inc.
- 4 – Jazmyrn, Schuyler School

- 5 – Octavio, Rotellas
- 6 – Ricky, LBT
- 7 – Jose, White Castle
- 8 – Lisa, Conductix Wampfler

- 9 – James, Bison
- 10 – Kim, USDA-NRCS



Pictured clockwise: Ricky, LBT • Jazmyrn, Schuyler School • Octavio, Rotellas • Gary, Teledyne ISCO, Inc.

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.

Checking



Savings



eServices



Auto Loans



Mortgages



Credit Cards



For more information about these products, visit firstnebraska.org or contact any branch location.

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.

*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.



**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!¹

Then access the following e-services, which are **FREE¹** 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 2023

New Visa Platform

In 2022, we evaluated our Debit and Credit card vendor, and in February 2023, we implemented a new platform, which included new cards, updated features, better services and technology.

Great new features coming in 2023, including:

- Apple Pay, Google Pay and Samsung Pay
- Contactless Cards

Digital Wallet

With the card conversion comes Digital Wallet - the ability to do debit card and credit card transactions using ApplePay, Google Pay or Samsung Pay.

ATM Networks

In January 2023, we added the CO-OP ATM network to our “surcharge free” ATMs, which has over 30,000 ATMs worldwide. In February 2023, we also discontinued the MoneyPass ATM network.

¹Text, data and other wireless carrier charges may apply.



Raving Fans

We ask 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. The winning branch receives the travelling “Raving Fans” award!



“The loan department was super helpful. They got me the refinance I needed on my car, saved me \$200 per month and were wonderful help.”

—Marti H. (10/02/22)



“Professional, pleasant, answered all of my questions and the services are outstanding.”

—Sonja T. (12/20/22)



1st Quarter Winner: Bedford Branch

Pictured: Ethan, Brittany, Shane, Thomas, Kendra, Samantha, Charity, Ken.



2nd Quarter Winner: Bedford Branch

Pictured: Raeann, Brittany, Samantha, Kendra, Karen, Shane.



3rd Quarter Winner:
Lincoln North Branch

Pictured: Efrain, Cole, Nicco, Michelle, Ken, Charity.



4th Quarter Winner:
Elkhorn Branch

Pictured: Donna, Thomas, Elisha

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. ITM

ITM only

4151 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



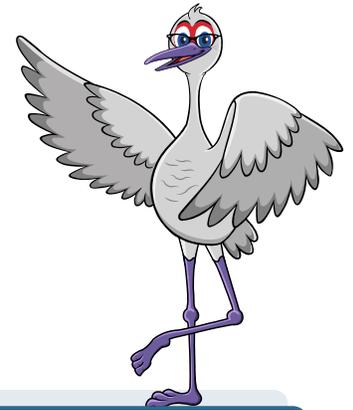
Dale Kovar
Executive
Vice President



Cheryl Hamre
Chief Retail Officer



Rich Sullinger
Vice President
of Lending



Branch Managers

Samantha Altstadt
Bedford Branch Manager

Thomas Rief
48th St. & Elkhorn Senior Branch Manager

Megan Klitzke
Lincoln North & Yankee Hill Senior Branch Manager



"I am a regular customer on an every other week basis and my reason for the visit is taken care of swiftly with much expediency and I am most assuredly on my way whether in the drive through lane or the lobby. I am greeted with the receptionist with a smile and how can I help you attitude. Love it!!"

—Bernice N. (10/02/22)

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



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