



**First
Nebraska**
CREDIT UNION

"Where Members Always Come First!"SM



NMLS# 416540
Federally insured by NCUA.

2023 ANNUAL REPORT



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.

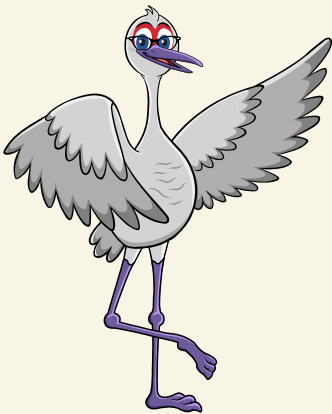
Our Values

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

We offer membership to residents of, or attend school in, Nebraska or Iowa, and qualify for membership by any of the following:

1. Live, work or worship in Cass, Dodge, Douglas, Lancaster, Saunders, Sarpy, or Washington Counties in Nebraska or Pottawattamie County in Iowa (or has a family member that does)
2. Methodist or Lutheran religion
3. Works in Healthcare or Education
4. Students or their family members
5. Any person employed by or retired from a select business in our Field of Membership
6. Any family member of any eligible person listed



Annual Meeting Agenda

Omaha, NE • April 25, 2024

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
10. Report of the 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

Table of Contents

Annual Meeting Minutes	4
From the President/CEO	6
Current Board of Directors	7
Chairperson and Board Reports	8
Statement of Financial Condition	10
Statement of Income	11
Financial Statistics.....	12
Financial Statement Audit.....	14
New in 2023.....	15
Community Involvement	16
Select Employee Groups	17
SEG Events and Giveaway	19
Deposit Accounts & Lending Solutions	20
Online Services/Coming in 2024	21
Raving Fans	22
Locations	23
Executive Team & Branch Managers	24



Annual Meeting Minutes

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

April 20, 2023

President/CEO Ann Loftis welcomed everyone to the Annual Meeting.

Secretary/Treasurer Mike Hoskovec gave an invocation.

Chair, Julie Beers called the meeting to order at 5:37 p.m. It was determined that a quorum was present.

Julie Beers introduced the Board of Directors and Supervisory Committee members and thanked them for their voluntary service. Julie Beers recognized the retired board members and thanked them for their years of dedicated service.

Julie Beers appointed Dale Kovar as Recording Secretary

Julie Beers directed the membership to the following pages in the meeting guide for the respective reports:

- 2022 Annual Meeting Minutes – pages 4-5
- Report of the Chairman – page 9
- Supervisory Committee's Report – page 10
- Secretary/Treasurer's Report – page 10

Julie Beers 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. Julie thanked the staff, management and membership for making First Nebraska both an employer of choice and a financial institution of choice.

EVP, Dale Kovar directed the membership to pages 11-14 of the meeting guide for financial reports and charts. He stated that the state of the credit union remains strong with Net Worth of \$24M. Dale provided a summary of the financial results for 2022.

Ann Loftis presented the President's Report found on page 6 of the Annual Meeting Report. She reported on the credit union's mission to improve the financial well-being of its members with a philosophy of "People Over Profits." FNCU continues to be committed to providing great products and services while having sound financial management practices to maintain our strong capital position. FNCU has made significant investments in technology and security to enhance our members' banking experience while protecting our members' information. She also reported that educational resource tools are available to help members make informed decisions. Ann expressed her appreciation for the memberships' continued support and reiterated the credit union's commitment to providing exceptional value through our products, services and financial education.

Julie Beers called for a motion to approve the 2022 Annual Meeting Minutes and all reports as submitted. Tom Doll made a motion to approve the reports as submitted.

Elena Headley seconded. Motion carried.

The Nominating Committee Chair, Nancy Wallace, nominated appointed directors Karen Fisher, Cassandra Marisett-Banks, and Paul Collett, Jr. to serve on the Board of Directors for three-year terms expiring in 2026. No other nominations were received. Kathy Manley made a motion to approve the nominations as submitted. Darlene Palmer seconded. Motion carried.

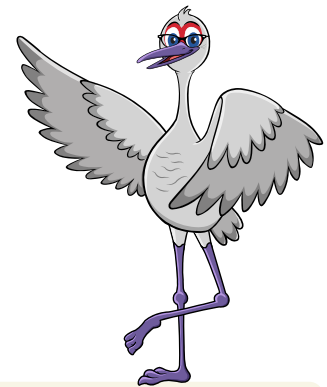
Julie Beers reported that there was no unfinished business to discuss.

There being no new business to address, the meeting was adjourned at 5:50 p.m.

Sincerely,



Dale Kovar
Recording Secretary



"I Love My Credit Union Day"
celebrated July 28, 2023

From the President/CEO

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

Be the Difference

On behalf of First Nebraska Credit Union, it is my great pleasure to provide this Annual Report to you demonstrating another year of strong financial performance.

As we navigate in this ever-changing world, I am compelled to reflect on the essence of our credit union's mission and the profound impact it has on each of us. At the heart of our credit union lies a philosophy and belief system grounded in the principle of "People Helping People." This ethos, deeply ingrained in the fabric of our credit union, is what sets us apart and empowers us to make a difference – "Be the Difference" in the lives of those we serve – all of you.

In today's fast-paced and often impersonal financial landscape, it's easy to feel like just another number. However, within the walls of our credit union, you are a valued member of our family!

As a not-for-profit institution, our sole focus is on serving the best interests of our members. Unlike traditional banks driven by profit margins and shareholder dividends, we exist solely to serve you. This fundamental difference allows us to prioritize your needs, ensuring that you receive the personalized attention and support you deserve.

Our commitment to putting members first extends beyond the realm of financial services. We recognize that each member brings a unique set of circumstances and aspirations to the table. Whether you're striving to

purchase your first home, save for your child's education, or simply achieve greater financial stability, we are here to support you every step of the way.

As we look to the future and how we can "Be the Difference" in the lives of others, I would urge each of you to embrace the spirit of making a difference! Together, we have the power to shape a brighter tomorrow, not only for ourselves but for generations to come. Let us continue to embody the values of compassion, integrity, and solidarity that define our credit union and propel us toward a future filled with promise and possibility.

Thank you for entrusting us with your financial journey. It is an honor and a privilege to serve you, and we remain steadfast in our commitment to your success and well-being.

With warm regards,



Ann Loftis



"Customer service is 110%! It's one of the few places I go that I get treated like a valued human being. Thank you. Keep up the good work!

-Debra B. (10/23)

Current Board of Directors & Supervisory Committee



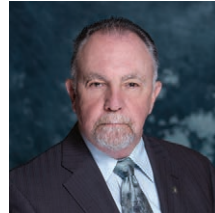
Julie Beers

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



*Cassandra
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

Valued Members of First Nebraska Credit Union,

A warm and heartfelt welcome to each one of you! And a very special welcome to all our Select Employee Groups that bring credit union benefits for their employees.

I am glad to report to you that our credit union has enjoyed yet another strong year; both financially and in the terms of services offered. We continue to have solid growth and success. Our total assets have increased by \$1,534,197, and our net worth to \$1,193,238. This growth is truly a testament to the hard work and dedication of our entire credit union team. On behalf of our staff and Board of Directors, I extend a heartfelt thank you for your continued support and participation in our credit union. Your trust in us and your ongoing use of our services help us maintain our position as one of the strongest credit unions in the state.

A quick review of the Financial Statement for 2023 shows the following changes in our financial condition:

- ✔ **ASSETS** increased by \$1,534,197 or 0.84%
- ✔ **SHARE DEPOSITS** decreased by \$7,112,778 or -4.50%
- ✔ **NET WORTH** increased by \$1,193,238 or 4.91%
- ✔ **LOANS** increased by \$4,720,109 or 3.87%

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.

At First Nebraska Credit Union, our number one priority is providing the best possible service to each one of our members. It is your support and involvement that truly sets us apart and drives our success. If you have any suggestions on how we can better serve you, please don't hesitate to reach out to me or any member of our senior staff.

Once again, thank you for your loyalty and active participation in our credit union community. You truly do make "The Credit Union Difference," and we are immensely grateful for your continued partnership.

Warm regards,

Julie Beers
Chairperson



Board Reports

Supervisory Committee Report

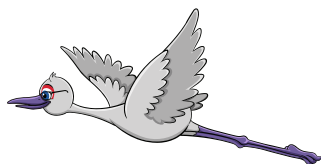
The Supervisory Committee is pleased to report that the financial position of First Nebraska Credit Union (FNCU) is in accordance with the regulations, rules, guidelines, and auditing standards established by the National Credit Union Administration. There were no major discrepancies found during the 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 2023 strategic management plans, financial goals, and objectives. FNCU has assets of \$185,047,467 as of December 31, 2023 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

Decreased -4.50% from \$158,063,342 to \$150,950,564

DIVIDENDS

Paid to our membership totaled \$1,126,185

LOANS TO MEMBERSHIP

(net of allowance for loan losses)
Totaled \$126,009,809

NET WORTH

Increased from \$24,310,744 to \$25,503,982

MEMBERS

Increased from 17,018 to 17,063

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, 2023

Assets

	2023	2022
Cash & Other Deposits	\$9,073,819	\$12,766,441
Investments	\$34,498,636	\$33,434,318
Loans to members, net of allowance for loan losses	\$126,009,809	\$121,388,175
Other assets	\$15,465,203	\$15,924,336
TOTAL ASSETS	\$185,047,467	\$183,513,270

Liabilities & Retained Earnings

	2023	2022
Other Liabilities	\$10,609,129	\$3,474,794
Shares and deposits	\$150,950,564	\$158,063,342
TOTAL LIABILITIES	\$161,559,693	\$161,538,136
TOTAL EQUITY	\$23,487,774	\$21,975,134
TOTAL LIABILITIES & RETAINED EARNINGS	\$185,047,467	\$183,513,270

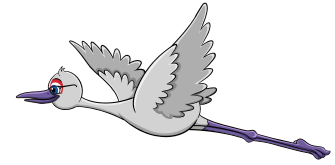


Statement of Income

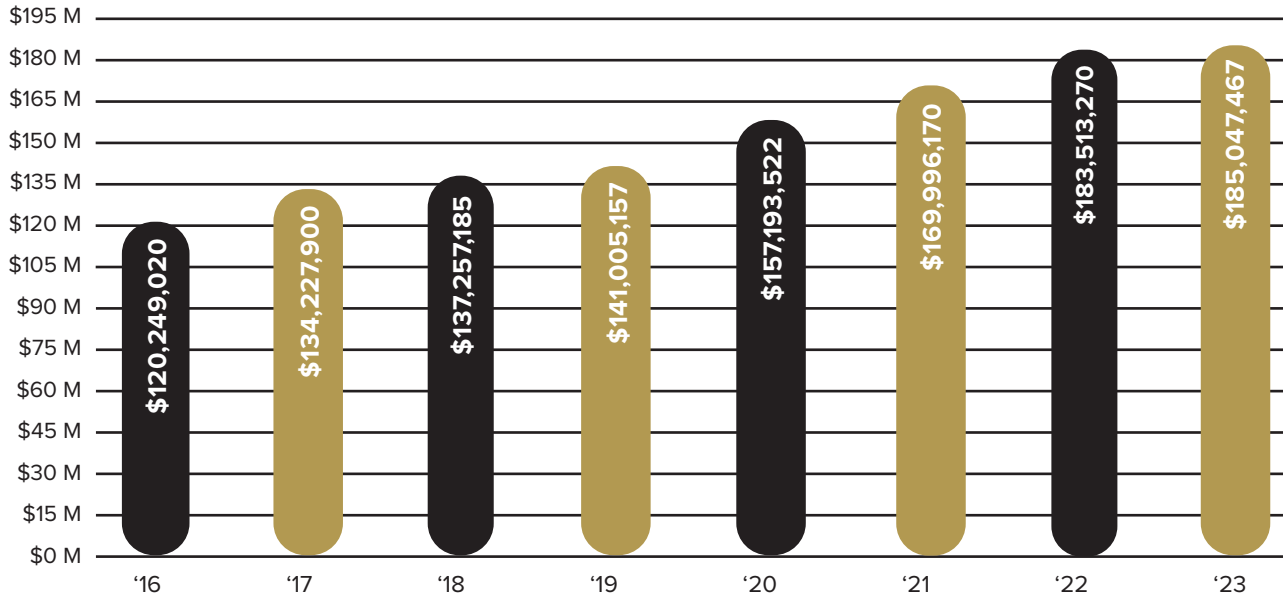
December 31, 2023

	2023	2022
NET INTEREST INCOME		
Interest on loans	\$6,854,486	\$5,844,331
Interest on investments	\$956,952	\$573,247
TOTAL INTEREST INCOME	\$7,811,438	\$6,417,578
INTEREST EXPENSE		
Interest on deposits	\$1,126,185	\$425,350
Interest on borrowed money	\$215,265	\$41,427
TOTAL INTEREST EXPENSE	\$1,341,450	\$466,777
NET INTEREST INCOME	\$6,469,988	\$5,950,801
Provisions for loan loss	\$344,005	\$175,000
NET INTEREST INCOME after provision for loan losses	\$6,125,983	\$5,775,801
OTHER OPERATING INCOME		
Service fees	\$861,176	\$905,004
Other	\$1,279,668	\$1,391,489
TOTAL OTHER OPERATING INCOME	\$2,140,844	\$2,296,493
Net income before other operating expenses	\$8,266,827	\$8,072,294
OPERATING EXPENSES		
Compensation and benefits	\$3,948,434	\$3,810,199
Office occupancy	\$474,311	\$553,395
Office operations	\$1,731,105	\$1,861,424
Other expense	\$1,342,888	\$1,347,282
TOTAL OPERATING EXPENSE	\$7,496,738	\$7,572,300
Net income from operations	\$1,193,238	\$499,994
NON-OPERATING GAINS/LOSSES		
NET INCOME	\$1,193,238	\$499,994

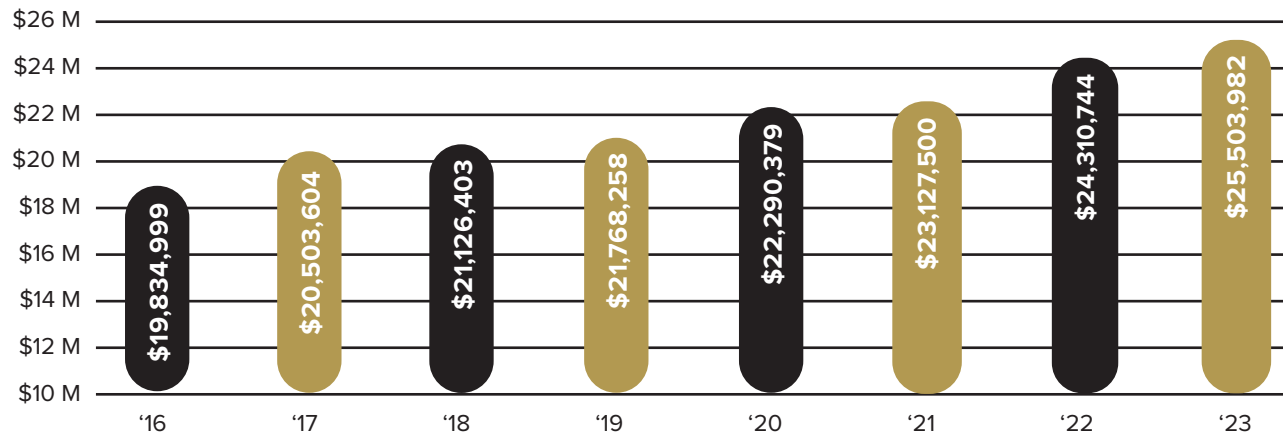
Financial Statistics 2023



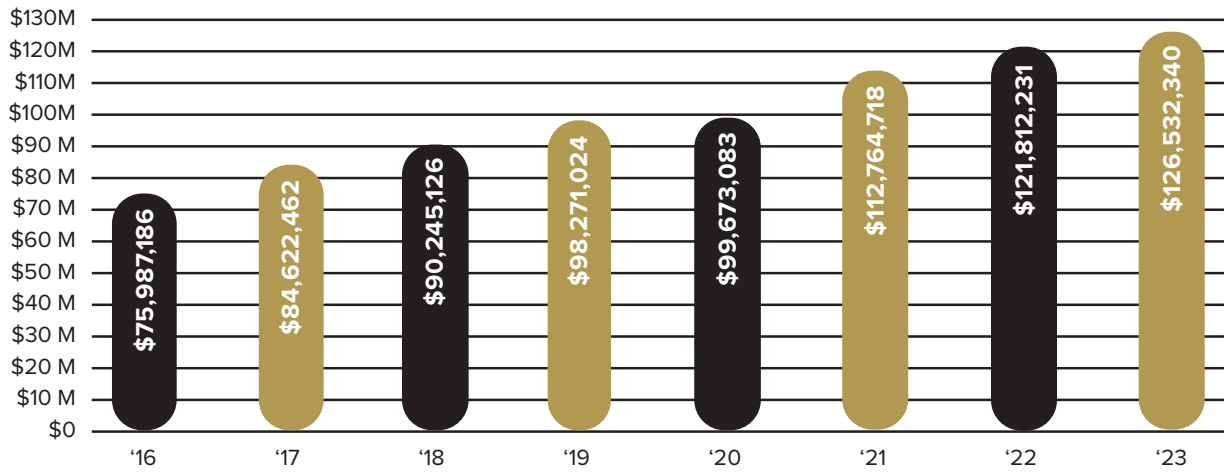
Total Assets · \$185,047,467



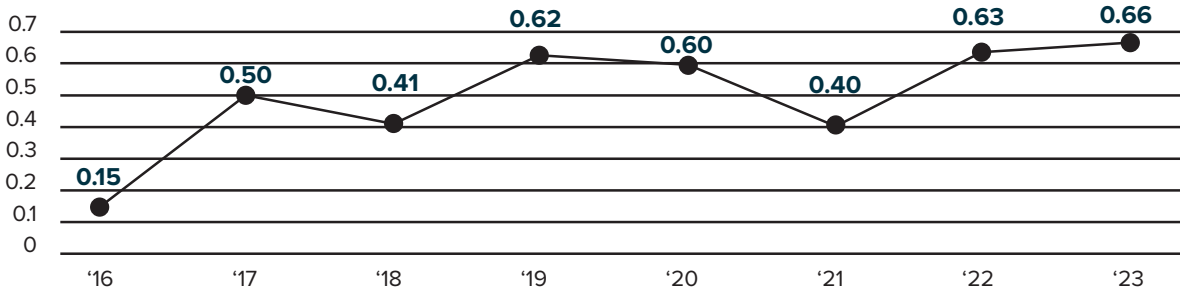
Net Worth · \$25,503,982



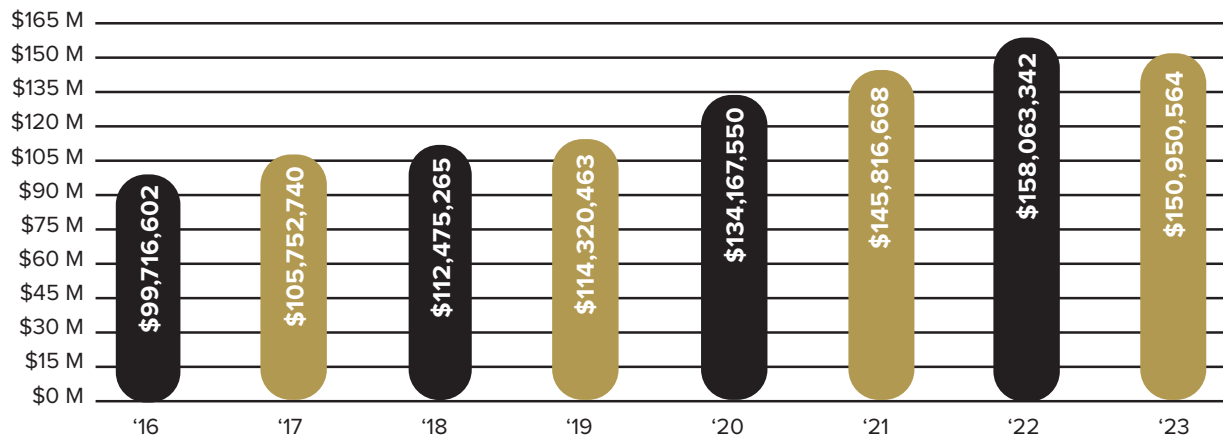
Gross Loans · \$126,532,340



Delinquency of Total Loans



Total Deposits · \$150,950,564



Financial Statement Audit

PETERSEN & ASSOCIATES

Certified Public Accountants

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

March 25, 2024

Membership of First Nebraska Credit Union
Omaha, Nebraska

Dear Members:

We performed a financial statement audit of your credit union as of December 31, 2023. 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

New in 2023

New Visa Platform

In February 2023, we implemented a new Visa platform, which included new Debit and Credit cards, updated features, better services and technology.

Great new features include:

- Apple Pay, Google Pay and Samsung Pay
- Contactless Cards and Visa 3D Secure authorization for online transactions



Digital Wallets

With our card conversion came Digital Wallets - the ability to perform debit card and credit card transactions using ApplePay, Google Pay or Samsung Pay.

Your FNCU Debit Card and/or Credit Card can be added to your smartphone, tablet, or smartwatch.



When making a purchase online, in apps or in stores, use your digital wallet and choose your FNCU card for payment.

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.



and



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 780 diapers, plus wipes and \$400 in cash for the Lydia House Diaper Drive in Omaha.
- Donated \$752 to the Fred and Pamela Buffett Cancer Center Patient and Family Assistance Fund, which helps local cancer patients.
- Co-sponsored two drive-through shred events with the Lincoln Education Association. Donations went to Harvest of Books.
- Hosted a Santa visit (co-sponsored by our SEG, White Castle Roofing) at our Yankee Hill Branch, and accepted letters to Santa. Each letter was responded to.
- Helped support Omaha Crime Stoppers at their Officer of the Year award luncheon.
- Donated children’s toys and \$555 to Community Action Partnership of Lancaster and Saunders Counties in December. These toys were available to families in the program to choose from, to provide Christmas gifts for their children.
- In July, donated school supplies for the KETV/Salvation Army Backpack Drive.



Backpack Drive



Diaper Drive



Food Bank Drive



Christmas Toy Drive

Our Partners in Success

We currently partner with these Select Employee Groups

Account Recovery, Inc.	Drake-Williams Steel
All Midlands Health Services, Inc.	Drywall Supply Inc.
Ambassador Health of Lincoln	Dual Dynamics
American Concrete Products Co.	Duet (ENHSA and ENCOR)
American Enterprise Group, Inc.	Duncan Aviation, Inc.
American Hydraulics	Eighth Circuit US Court of Appeals
Aradius Group	Elkhorn Public Schools Foundation
B & R Stores, Inc.	Emerald Lancaster Rehabilitation Center
Belle Terrace	Epsen Hillmer Graphics Co.
Bellevue Education Association	F.B.G. Service Group
Bellevue Public Schools	Fairbury Public Schools
Bethany Lutheran Home	Falcon Heating & Air Conditioning
BISON	Farmers National Company
Blue Valley Community Action, Inc.	FBI Lincoln*
Bryant Heating and Air	Federal Motor Carrier Safety Admin*
Builders Supply Co., Inc.	Firespring
Capital Concrete	First Student
Cargill Meat Solutions Co.	Florence Home Healthcare Center
CHI Health Immanuel Med Center	Fremont Public Schools
CHI Health Missouri Valley	Garner Industries
CHI St. Elizabeth	General Dynamics
Children's Hospital	General Service Administration*
City of Crete	Gering Public Schools
City of LaVista	Greenbrier Rail Services
City of Papillion	Green's Furnace & Plumbing
Concordia University	H & H Drywall
Conductix Wampfler	Hampton Enterprises, Inc.
Cornhusker Heating & Air	Houchen Bindery, LTD
Council Bluffs School Foundation	HTI Plastics Company Enterprises
Crete Area Medical Center	Hunt Transportation
Crete Public Schools	Hyatt Reservation Center
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



"I have enjoyed the services of First Nebraska which was earlier Teacher's Credit Union. Keep up the good work."

-Joyce G. (8/23)



"I have been a member of the Credit Union for about 40 years. Have always received excellent customer service. They are a great place to handle all your financial needs."

-Randy C. (7/23)

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

*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

SEG Employee Appreciation Day

We celebrated Employee Appreciation Day in March by spreading some kindness to five of our Select Employee Group employees. At each company, we surprised the winning employee with a \$50 gift card, and some goodies.

WINNERS:

Julie B. - USDA NRCS

Nathan S. - Council Bluffs Schools Foundation

Gretchen K. - Papillion La Vista Community Schools

Chris R. - Mueller Recreational Products

Jay B. - Krieser Drywall & Insulation



Nathan, Council Bluffs • Jay, Krieser Drywall • Chris, Mueller Rec • Gretchen, Papillion La Vista.

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, and a webpage specifically for SEG employees, plus an HR Portal to assist them in connecting with our services and resources.



Morrow Collision Center
Easter Egg Hunt



Council Bluffs Schools
Foundation Event



Letters to Santa



White Castle Roofing
(Halloween event)

The Great SEG Giveaway!

To help celebrate International Credit Union Day in October, ten winners received a \$200 Visa gift card. Winners were randomly selected from a drawing exclusive to employees of our Select Employee Groups.



Brenda R. - Conductix-Wampfler

Denice V. - Stephens & Smith Construction

Tyrell H. - Teledyne ISCO, Inc.

Greg S. - TriCon Industries

Katie L. - Blue Valley Community Action

John C. - Omaha Housing Authority

Patrick R. - White Castle Roofing

Lemuel S. - Conductix-Wampfler

Tammy H. - LBT

Johnathan I. - General Dynamics



Tyrell, Teledyne • Denice, Stephens & Smith • Greg, TriCon

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 vacation, etc.

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 the **MOBILE BANKING APP**.

Use either one to complete your everyday banking needs (check your balances, transfer funds, view pending transactions, etc.) any time, anywhere, for FREE!¹

Then access the following **FREE¹** and secure e-services:



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 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.

Coming in 2024

New ITMs

We are adding two new Interactive Teller Machines (ITMs) to our Bedford branch. You can do most of your typical drive-thru transactions with an ITM, and if you need help, our friendly FNCU tellers are available on-screen, during business hours. After hours, the ITM serves as an ATM with a few extra features.



"I couldn't be happier with my experience at First Nebraska Credit Union. I recently applied for a personal loan. The application process was quick and easy. My loan was approved right away. Thanks to First Nebraska Credit Union I was able to get the money I needed when I needed it."

-John J. (10/23)



Elkhorn Parade - Cami, Samantha, Donna, Michele, Rachel, Stephanie

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!



“I have banked with First Nebraska Credit Union for over 20 years. They have always been honest, providing ample information, giving me time to make decisions, even advising me on a recent car loan.”

-Karen J. (8/23)



“I was incredibly impressed with the high degree of customer service I was provided. Cole, Thomas, and Audri were all very helpful. Thank you! Because of their service, I will highly recommend utilizing your services to my friends and family.”

-Tracy B. (8/23)



1st Quarter Winner: Bedford Branch

Front: Ethan, Cole, Mollee. Back: Pamela, Debbie, Charity, Samantha, Shane, Amber.



2nd Quarter Winner: Yankee Hill Branch

Austin, Jaden, Vy, Megan.



3rd Quarter Winner:
48th Street Branch

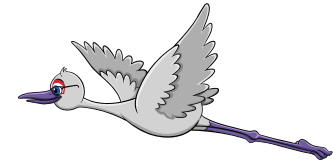
Charity, Mayra, Thomas, Jordan, Robert.



4th Quarter Winner:
Yankee Hill Branch

Jaden, Megan, Austin.

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

Kim Graves

Bedford Branch Manager

Thomas Rief

48th St. & Elkhorn Senior Branch Manager

Megan Klitzke

Lincoln North & Yankee Hill Senior Branch Manager



“Every time I have needed services, my questions have been answered, and if the person I am talking with does not know the answers, they have been able to talk with a team member and find out the information I need. When I was not prepared with all the items I needed to complete my goals, the person I was working with told me to take all the time I needed to gather everything and when I returned had most of the paperwork that was needed completed and I was able to complete my transaction. When I had trouble setting up my online banking access, I left a message at First Nebraska Credit Union and my call was returned within a couple hours. The team member that returned my call was helpful, stayed on the telephone with me while I got on my computer, and we walked through the steps together. In an age of computers and self-service kiosks, the personal touch makes a world of difference to me. Thank you First Nebraska Credit Union for your wonderful personal service!”

-Amy M. (11/23)

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