

2024 ANNUAL REPORT



NMLS# 416540
Federally insured by NCUA.

"Where Members Always Come First!"SM

Our Mission

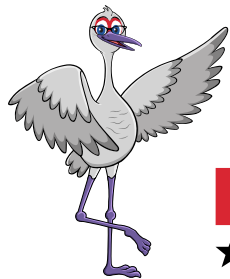
To provide **professional financial services**
for the **benefit of our members**
while reinforcing the credit union philosophy
of **"People Helping People."**

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!



**First
Nebraska**
CREDIT UNION



"Opened my accounts with them last month and every time I go in the bank everyone is so nice. Michelle has helped me the last few times and she has been amazing to work with. I enjoy talking to her when I come in. I love the automated teller and online services. You get your debit cards right away also. My deposits go in and are available right away. I also like the security they set up for your accounts. I would suggest going to this bank."

—Becky V. (5/24)

We're Open to the Community

We offer membership to people who are a resident of or attend school in Nebraska or Iowa. In addition:

People must qualify for membership by any of the following:

- 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)
- Methodist or Lutheran religion
- Works in Healthcare or Education
- Students or their family members
- Any person employed by or retired from select businesses in our Field of Membership (Select Employee Groups)
- Any family member of any eligible person above
- Any person who joins or is a member of the Financial Fitness Association

Annual Meeting Agenda

Omaha, NE • April 24, 2025

- 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 – Dale Kovar
- 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

From the President/CEO 4

Annual Meeting Minutes 5

Board Updates..... 6

Current Board of Directors 7

Ann Loftis Retirement..... 8

Chairperson’s Report 11

Board Reports 12

Statement of Financial Condition 13

Statement of Income 14

Financial Statistics..... 15

Financial Statement Audit..... 17

Community Involvement 18

Credit Unions for Kids..... 19

Select Employee Groups 20

SEG Events and Giveaway 21

Deposit Accounts & Lending Solutions 23

Online Services..... 24

New in 2024/Coming in 2025..... 24

Raving Fans 25

Locations 26

Executive Team & Branch Managers 27

From the President/CEO

by **Dale Kovar**
President/CEO
Serving FNCU since 2016

The Credit Union Difference

Ann Loftis retired at the end of 2024 after 32 years of service. She spent her entire career at the credit union because she believed in our philosophy of People Helping People.

Credit Unions are a special place. We are not owned by a handful of investors seeking a return on their investment. We are member-owned; neighbors coming together, pooling their collective resources for the financial wellbeing of all.

Our Board of Directors do not get paid for the countless hours dedicated to the credit union cause as we are led by a board of volunteers. It is these distinctions that set us apart.

Congress recognized this distinction when they granted credit unions exemption from federal tax liability from their inception.

This tax status exists to help credit unions fulfill their mission of bringing financial service to the underserved. It is our purpose! Yet, this tax status is being threatened like never before as Congress looks for cost savings and additional revenues to pay for generations of overspending.

I urge you to contact your federal representatives in support of your credit union. In the coming months, we will be reaching out to you with resources to help you do just that.

Thank you for the opportunity to serve you.



Dale Kovar



"Recently I went into First Nebraska Credit Union to do business. It's been several years since I've been in a CU and was absolutely amazed by how friendly and helpful the staff is at FNCU. The other customers were laughing and chatting amongst one another while waiting their turn which just made me smile. I am looking forward to a long relationship with FNCU.

—Sandy H. (6/24)



"Thank you so much for such excellent customer service. Huge shout out to Audri and Codi [sic] in the loan department who were patient and kind and extremely efficient. Audri answered my million questions with patience and professionalism, and I never felt like a bother. I am so pleased to be part of such a transparent and customer focused establishment. Also I thank the individuals at the drive through who work those late hours to meet customers after 5pm needs, you guys are awesome :)"

-S.N. (5/24)

Annual Meeting Minutes

by Cheryl Hamre
Chief Lending Officer
& Recording Secretary
Serving FNCU since 2014

April 25, 2024

Executive Vice President, Dale Kovar welcomed everyone to the Annual Meeting.

Secretary/Treasurer Mike Hoskovec gave an invocation.

Chair, Julie Beers called the meeting to order at 5:36 p.m. It was determined that a quorum was present.

Julie Beers directed the membership to page 7 of the meeting guide for the directory of the Board of Directors and Supervisory Committee members. Julie thanked them for their voluntary service.

Julie Beers appointed Cheryl Hamre as Recording Secretary.

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

- 2023 Annual Meeting Minutes – pages 4-5
- Report of the Chairperson – page 8
- Supervisory Committee's Report – page 9
- Secretary/Treasurer's Report – page 9
- Financial Statement Audit – Letter from Peterson & Associates – page 14

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.

Dale Kovar-EVP directed the membership to pages 10-13 of the meeting guide for the financial reports and charts. He stated that 2023 was a challenging year due to rapidly increasing interest rates and economic uncertainty. He reminded the membership that all deposits are federally insured by NCUA to at least \$250,000 and that the credit union remains financially strong.

Dale Kovar referred the membership to page 6 of the Annual Meeting Report for a copy of the President's Report submitted by Ann Loftis. After introducing the staff, Dale gave a brief overview of the initiatives completed in 2023 that will allow the credit union to better serve the membership. Dale then gave a brief overview of the technological enhancements scheduled for 2024 as well as the continued investment in financial counseling available to our members. The credit union continues to invest in leadership training and outreach to our Select Employer Groups.

Julie Beers called for a motion to approve the 2023 Annual Meeting Minutes and all reports as submitted. Elena Headley made a motion to approve the reports as submitted. Darlene Palmer seconded. Motion carried.

Continued...

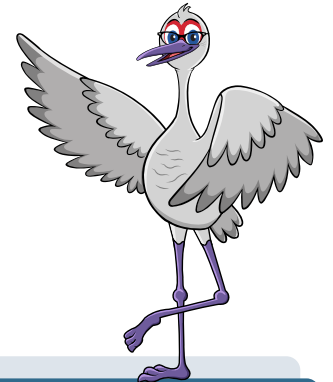
Karen Fisher presented incumbent Phil Kottmeyer for re-election to the Board of Directors for a three-year term expiring 2027. Since no other nominees were submitted, ballots and voting by the membership was not necessary. Phil Kottmeyer was approved by acclamation.

Julie Beers reported that there was no unfinished business to discuss. There being no new business to address, the meeting was adjourned at 5:57 p.m.

Sincerely,



Cheryl Hamre
Chief Lending Officer & Recording Secretary



Thanks to our volunteer Board Members!

We have been blessed with a great Board of Directors and Supervisory Committee! These volunteers are committed to the credit union movement and our financial well-being, which is demonstrated by their dedication and years of service!

We thank you to Cassaundra Marisett-Banks for her time, and welcome Lynee Liermann to the Board!

New Board Volunteer

Welcome Lynee Liermann!

Lynee was appointed to our Board as a Member of the Supervisory Committee in September 2024. Lynee has worked as a Registered Nurse with 33 years experience, specializing in Quality Improvement for 21 years, and supervising a team of abstractors for the past 8 years. Lynee is an energetic self-starter who excels in problem solving, communication and team organization strategies. Lynee attended the University of Nebraska Medical Center in Lincoln.



Board Retirement

Thank you Cassaundra Marisett-Banks!

Cassaundra served on the FNCU Board from 2019-24, both in the Supervisory Committee and Board Director roles. She retired from the Board in November 2024. Cassaundra shared her knowledge and experience from over 10 years of management in working with organizations involved in community and youth outreach. She has been an active volunteer earning several honors and awards, including the National Coalition of 100 Black Women's Millennial Leader of the Year Award in 2018.



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



William Burns

Director,
and Chair of
Supervisory Committee
Serving since 2021



Paul Collett, Jr.

Director
Serving since 2023



Regina Belik

Member
Supervisory Committee
Serving since 2022



Lynee Liermann

Member
Supervisory Committee
Serving since 2024

Ann Loftis Retirement

President/CEO Ann Loftis retires

After 32 years of dedicated service, Ann Loftis retired from First Nebraska Credit Union on February 17, 2025. Ann played an instrumental role in shaping the credit union's success, serving in senior management since 2001 and stepping into the role of President/CEO in 2016.

Under Ann's leadership, First Nebraska experienced significant growth. During her tenure, assets increased from \$115 million to \$183 million, loans grew from \$69 million to \$122 million, membership expanded from 13,700 to 17,000 and our capital increased from \$19 million to \$25.5 million.

Ann's vision and dedication led to the expansion of our Field of Membership to include eight communities in the Omaha and Lincoln metro areas, as well as underserved areas in Grand Island. She played a pivotal role in adding indirect lending services and launching the addition of Financial Fitness Association, further expanding our membership base across Nebraska and Iowa. Ann also oversaw the successful merger of several credit unions, a core system conversion, our name change to reflect a more inclusive mission, the construction of two new branches (including expansion into Elkhorn), and the introduction of innovative technologies like ITMs to enhance member service.

Ann's steadfast leadership was always grounded in her commitment to the credit union's goals and the well-being of our members, ensuring compliance with regulatory guidelines and working closely with the Board of Directors and Supervisory Committee since 2001.

In addition to her work at First Nebraska, Ann has been a passionate advocate for the credit union movement, serving on the NCUL Advocacy Committee, supporting



key initiatives such as CULAC/PAC, and contributing to the Children's Miracle Network. Ann was also a recipient of the 2024 NCUL Professional Distinguished Service Award from the Nebraska Credit Union League in June 2024.

Her commitment to excellence and service has made a lasting impact not only on our organization but also on the broader financial community.

Ann's exceptional leadership, integrity, and dedication have helped First Nebraska become one of the strongest and best-managed credit unions in the state. On behalf of the Board of Directors, our members, and the entire First Nebraska Credit Union family, we extend our deepest gratitude to Ann for her years of extraordinary service.

We wish her and her husband all the best in their future endeavors, with hopes for good health, success, and happiness in the years to come.



Congratulations, Ann!



Dale Kovar, Ann Loftis, Cheryl Hamre



Amber Pounds, Stephanie Marker, Ann Loftis, Cheryl Hamre, Charity Helter, Michele Byrnes, Denise Bland, Dale Kovar



Ann with Rich Kounkel



Ann and Joel Loftis with their family



Ann with Julie Beers and her husband

Memories with Ann



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 decreased by \$2,466,813 and our net worth increased by \$1,045,883. 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 2024 shows the following changes in our financial condition:

- | | |
|--|---|
| ✔ ASSETS decreased by \$2,466,813 or -1.33% | ✔ SHARE DEPOSITS increased by \$5,879,586 or 3.90% |
| ✔ NET WORTH increased by \$1,045,883 or 4.10% | ✔ LOANS decreased by \$6,925,639 or -5.47% |

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

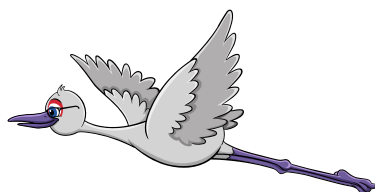
The Supervisory Committee is pleased to report that the financial position of First Nebraska Credit Union (FNCU) is in accordance with the regulations, rules, guidelines, and auditing standards established by the National Credit Union Administration. There were no major discrepancies found during the 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 2024 strategic management plans, financial goals, and objectives. FNCU has assets of \$182,580,654 as of December 31, 2024 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 3.90% from \$150,950,564, to \$156,830,150

DIVIDENDS

Paid to our membership totaled \$1,927,690

LOANS TO MEMBERSHIP

(net of allowance for loan losses)

Totaled \$119,048,304

NET WORTH

Increased from \$25,503,982 to \$26,549,865

MEMBERS

Decreased from 17,063 to 16,801

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, 2024

Assets

	2024	2023
Cash & Other Deposits	\$16,774,201	\$9,073,819
Investments	\$31,112,446	\$34,498,636
Loans to members, net of allowance for loan losses	\$119,048,304	\$126,009,809
Other assets	\$15,645,703	\$15,465,203
TOTAL ASSETS	\$182,580,654	\$185,047,467

Liabilities & Retained Earnings

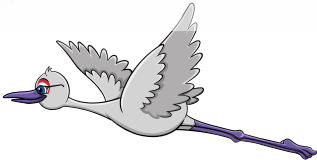
	2024	2023
Other Liabilities	\$1,334,229	\$10,609,129
Shares and deposits	\$156,830,150	\$150,950,564
TOTAL LIABILITIES	\$158,164,379	\$161,559,693
TOTAL EQUITY	\$24,416,275	\$23,487,774
TOTAL LIABILITIES & RETAINED EARNINGS	\$182,580,654	\$185,047,467

Statement of Income

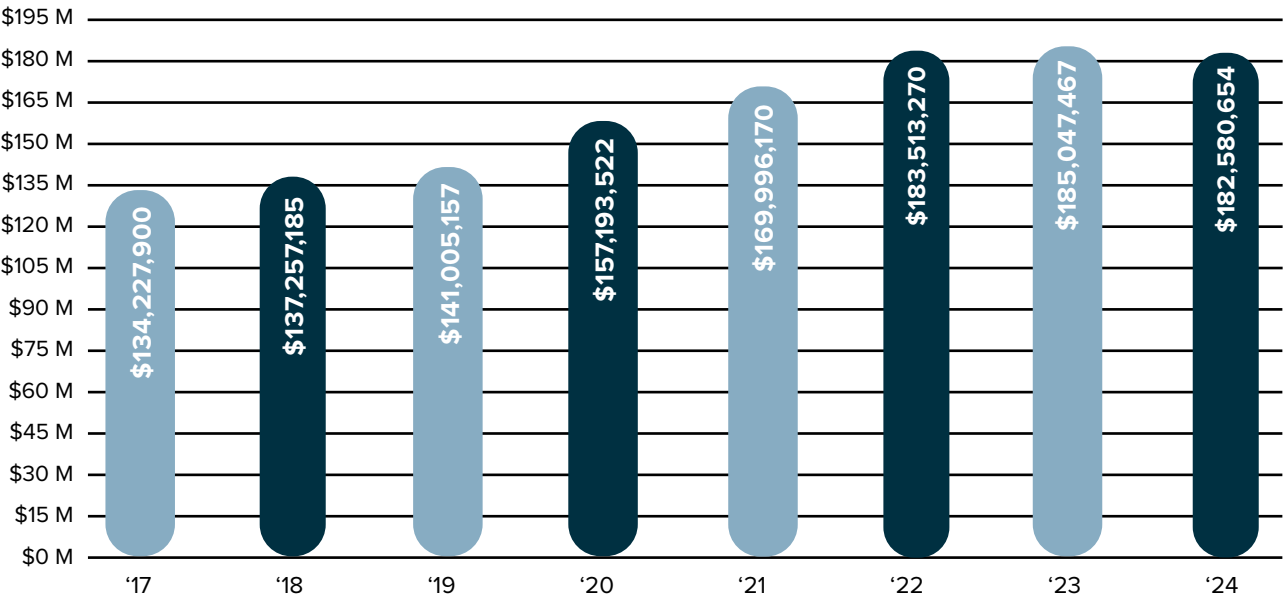
December 31, 2024

	2024	2023
NET INTEREST INCOME		
Interest on loans	\$7,752,263	\$6,854,486
Interest on investments	\$1,194,047	\$956,952
TOTAL INTEREST INCOME	\$8,946,310	\$7,811,438
INTEREST EXPENSE		
Interest on deposits	\$1,927,690	\$1,126,185
Interest on borrowed money	\$97,740	\$215,265
TOTAL INTEREST EXPENSE	\$2,025,430	\$1,341,450
NET INTEREST INCOME	\$6,920,880	\$6,469,988
PROVISIONS FOR LOAN LOSS	\$394,631	\$344,005
Net interest income after provision for loan losses	\$6,526,249	\$6,125,983
OTHER OPERATING INCOME		
Service fees	\$892,749	\$861,176
Other	\$1,290,879	\$1,279,668
TOTAL OTHER OPERATING INCOME	\$2,183,628	\$2,140,844
Net income before other operating expenses	\$8,709,877	\$8,266,827
OPERATING EXPENSES		
Compensation and benefits	\$4,009,696	\$3,948,434
Office occupancy	\$470,683	\$474,311
Office operations	\$1,984,077	\$1,731,105
Other expense	\$1,202,037	\$1,342,888
TOTAL OPERATING EXPENSE	\$7,666,493	\$7,496,738
Net income from operations	\$1,043,384	\$770,089
Non-operating income	\$2,500	\$423,149
NET INCOME	\$1,045,884	\$1,193,238

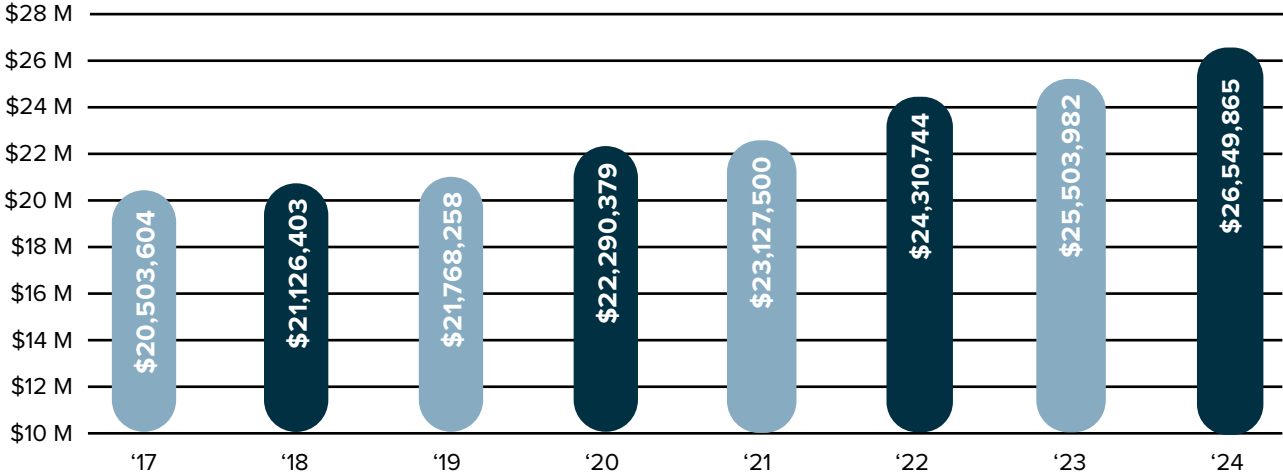
Financial Statistics 2024



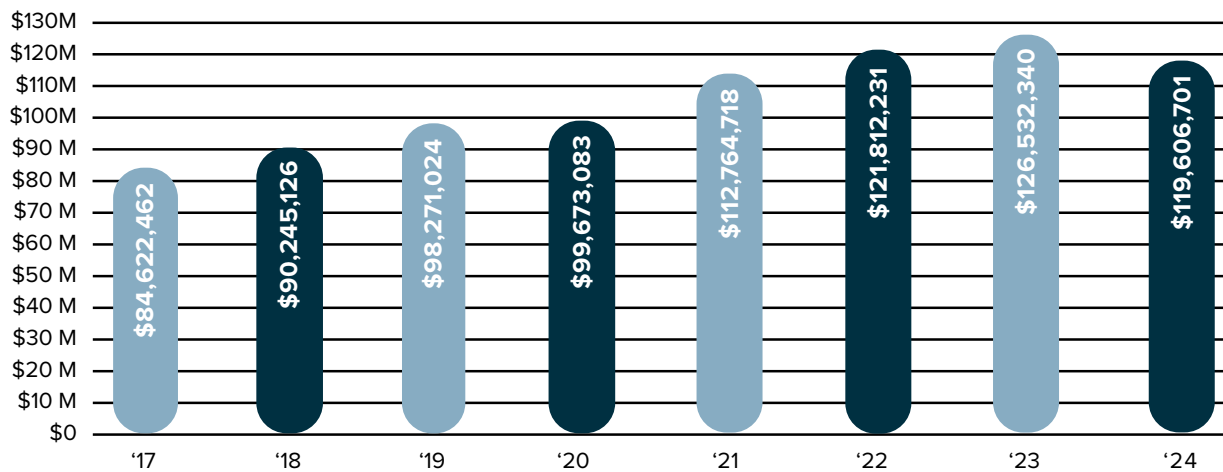
Total Assets · \$182,580,654



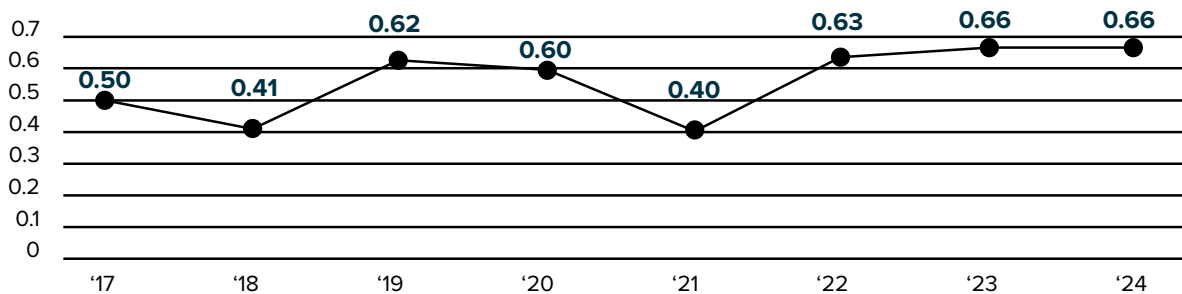
Net Worth · \$26,549,865



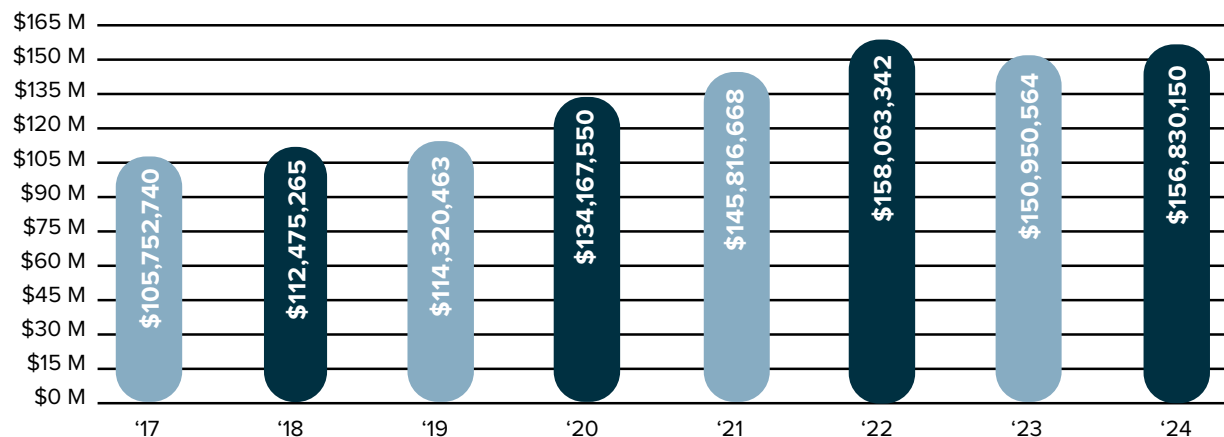
Gross Loans · \$119,606,701



Delinquency of Total Loans



Total Deposits · \$156,830,150



Financial Statement Audit

PETERSEN & ASSOCIATES

Certified Public Accountants

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

March 25, 2025

Membership of First Nebraska Credit Union
Omaha, Nebraska

Dear Members:

We performed a financial statement audit of your credit union as of December 31, 2024. 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

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.”**

Charitable giving and support for 2024:

- Collected and donated 785 diapers, plus wipes and \$200 in cash for the Lydia House Diaper Drive in Omaha.
- Donated school supplies and \$250 for the KETV/Salvation Army Backpack Drive.
- Donated food to the Food Banks in Lincoln and Omaha.
- Helped sponsor Elkhorn Days, and was a part of the Elkhorn Parade.
- Helped support Omaha Crime Stoppers at their Officer of the Year award luncheon.



Backpack/School Supplies Drive with the Salvation Army



Elkhorn Days Parade



Food Bank Drive



Diaper Drive



Omaha Crime Stoppers Luncheon

Credit Unions for Kids



benefiting
Children's Miracle Network Hospitals

In 2024 we focused most of our giving to Credit Unions for Kids (CU4Kids), who benefit Children's Miracle Network Hospitals. Proceeds went to Children's Nebraska (hospital in Omaha):

- Proceeds from holding a 50/50 Raffle, Savvy Merch purchases, plus coin from the branch candy machines.
- All donations (\$521) from a Shred Event at Bedford Branch in September.
- All proceeds from selling gingerbread ornaments and Santa letters.



Shred Event



Savvy Merch and Candy Machines



FNCU staff, the Nebraska Credit Union League, and other Credit Unions volunteered for events at Children's Nebraska.

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

Supporting our SEGs

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.



Sarpy County Wellness Fair



White Castle Roofing
(Halloween event)

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 (March 1) by spreading some kindness to some special employees who work for our Select Employee Groups.

Our partner companies nominated employees, and we recognized all nominees, as well as randomly drew three winners, who each received a \$100 Visa gift card:

Shannon V. – NEBCO Inc.
Don S. – Judds Bros Construction
Leon L. – LBT, Inc.



Pictured: Leon L. and Charity Helter with two of the other nominated employees from LBT.

The Great SEG Giveaway!

We gave away TEN \$200 Visa® Gift Cards to employees of our Select Employee Groups!

Congratulations to:

General Dynamics – Ashley G.

LBT – Travis D.

Teledyne – Savanna C.

Judds Bros- Lukas L.

White Castle – Mickaela A.

Douglas County – Jesus R.

Tri-Con – Alice H.

Conductix – Scott J.

Rotellas – Oliver L.

Bison – Chris L.



“I am so pleased with the way you take our accounts serious. I like the fact that you have my picture in your system connected with my account. It makes things easier when we know you have our backs.”

—Albert K. (3/24)



“Everyone that I have talked to is so pleasant and very helpful with whatever my questions are. It’s hard these days to find people that are so interested in how you feel and take the time that these people do. Thank you”

—Patricia P. (7/24)



“I had to make a sizable withdrawal. My representative was courteous, kind and polite. She did not come across as being overbearing or challenging but inquisitive in making sure I was safe in protecting my money.”

—Kay L. (4/24)



“It was very satisfying to walk into a business and be greeted with smiling faces and welcoming me verbally. The lady that helped was a joy to work with, very relaxing.”

—Ed M. (3/24)

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 0-17), 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 within Online/Mobile Banking.



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 Mobile app.

New in 2024

New ITMs

We added two new Interactive Teller Machines (ITMs) to our Bedford branch.



Coming in 2025

New ITMs

We are adding two new Interactive Teller Machines (ITMs) to our 48th Street 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.

5-Star Rating from Bauer Financial

First Nebraska Credit Union has once again earned a Superior (5-Star) Rating from Bauer Financial, Inc., the Nation's Premier Bank/Credit Union Rating Firm. This rating indicates that we are one of the strongest financial institutions in the nation.



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

Raving Fans

1st Quarter Winner: Bedford Branch



"Whenever I've been in need you've been there I referred both my nephew Dupree and my friend Katherine who have nothing but good things to say about this amazing Credit Union."

-Rachel S. (4/24)

3rd Quarter Winner: Yankee Hill Branch



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!

2nd Quarter Winner: 48th Street Branch



4th Quarter Winner: Lincoln North Branch



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



Dale Kovar
President & Chief
Executive Officer



Cheryl Hamre
Chief Lending
Officer



Rich Sullinger
Vice President
of Lending

Branch Managers

Kim Graves

Bedford Branch Manager

Thomas Rief

48th St. & Elkhorn Senior Branch Manager

Megan Klitzke

Yankee Hill Branch Manager

Nicco Young

Lincoln North Branch Manager

BRANCH HOURS

Lobby Hours:

M - F, 9 am - 5 pm
Sat, 9 am - 12 pm

Drive-Thru Hours:

M - F, 8 am - 6 pm
Sat, 9 am - 12:30 pm

(Saturday lobby hours alternate by branch)



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



"We have been members of the union for over 40 years I think, under several name changes. Excellent service and helpful people when you need it!!!!!!

Will stay till the end!"

—Bob M. (4/24)