

# 2025 ANNUAL REPORT



**First  
Nebraska**  
CREDIT UNION

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

## Our Mission

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

## Our Vision

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

## Our Values

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



**SAVVY**  
**SANDHILL CRANE**

**GOOD FORTUNE • HAPPINESS •  
LONGEVITY • PEACE • WISDOM**



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

## 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 23, 2026

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 – Paul Collett, Jr.
8. Report of the Supervisory Committee – Regina Belik
9. Report of Financial Statements – Dale Kovar
10. Report of the President/CEO – Dale Kovar
11. Financial Statement Audit – Steven Petersen
12. Approval of Minutes and Reports
13. Report of the Nominating Committee – Phil Kottmeyer
14. Election of Members to the Board of Directors
15. Unfinished Business
16. New Business
17. Adjournment of Annual Meeting

# Table of Contents

From the President/CEO .....	4
Annual Meeting Minutes .....	5
New Volunteers .....	6
Current Board of Directors .....	7
Board Retirements .....	8
Chairperson’s Report .....	9
Board Reports .....	10
Statement of Financial Condition .....	11
Statement of Income .....	12
Financial Statistics.....	13
Financial Statement Audit.....	15
Community Involvement .....	16
Credit Unions for Kids.....	17
Select Employee Groups .....	18
SEG Events and Giveaway .....	19
Member Reviews.....	20
Deposit Accounts & Lending Solutions .....	21
Online Services.....	22
New in 2025.....	22
Raving Fans .....	23
Locations .....	24
Executive Team & Branch Managers .....	25



## From the President/CEO

by Dale Kovar  
President/CEO  
Serving FNCU since 2016

Dear Valued Members,

On behalf of the Board of Directors and our entire team, I am pleased to share that 2025 was a year of strong performance for First Nebraska Credit Union. Thanks to your continued trust and engagement, we achieved a solid return on assets of 1%, reflecting both financial strength and disciplined management.

We also experienced steady growth in our membership relationships, including a 2% increase in checking accounts. This growth demonstrates the confidence you place in us as your primary financial partner, and we are grateful for the opportunity to serve your everyday financial needs.

As we look ahead to 2026, we are focused on building upon this momentum. A key priority for the coming year will be expanding and enhancing our used auto lending program. By streamlining our processes and improving the member experience, we are committed

to advancing our vision of becoming “the used auto lender of choice in Nebraska.” We believe this focus will allow us to better serve our members with competitive financing options and a more efficient lending experience.

Most importantly, I want to sincerely thank you—our members—for your continued loyalty and trust. Your membership is the foundation of our success, and we are honored to support you in achieving your financial goals.

We look forward to another successful year together.

Sincerely,



Dale Kovar  
President  
First Nebraska Credit Union



“FNCU is great to work with, and I appreciate their being there to help with financial needs.

The staff is great--caring and friendly.

The process is seamless and is done in a timely fashion. The best interest rate was provided to me by FNCU, over other financial institutions, too. Thank you, FNCU!”

—Deborah S. (12/25)



“I’ve had this bank for several years now, even when they were still “First Nebraska Educators Credit Union.” They are always so very polite, friendly, down-to-earth and helpful. It’s a smaller bank and that’s what makes me feel comfortable about them. They are accommodating, not intimidating. I will probably always have FNCU.

No reason to stop. :)”

—Kathy A. (9/25)

# 2024 Annual Meeting Minutes

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

April 24, 2025

Board Chair, Julie Beers welcomed everyone to the Annual Meeting.

Director and Chair of the Supervisory Committee, William Burns, gave an invocation.

Chair, Julie Beers called the meeting to order at 6:00 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 with a special thank you to retiring Board Members, Mike Hoskovec, Nancy Wallace, and Cassandra Marisett-Banks, having a combined 74 years of 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 5-6
- Report of the Chairperson – page 11
- Supervisory Committee's Report – page 12
- Secretary/Treasurer's Report – page 12
- Financial Statement Audit – Letter from Peterson & Associates – page 17

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.

President/CEO Dale Kovar directed members to pages 13–16 of the meeting guide, which included the financial reports and charts. He noted that assets declined slightly in 2024 due to the repayment of borrowings. Equity remained strong, and net income for the year was \$1 million, compared to \$770,000 in 2023. The outlook for the current year is positive, with projected net income of \$800,000. The credit union's net worth at the end of 2024 stood at \$26.5 million.

Mr. Kovar reported that gross loans have declined, reflecting broader economic conditions. Delinquencies remained relatively stable, though slightly higher due to our loan portfolio mix.

Dale then referred the membership to page 4 to recognize former President/CEO Ann Loftis for her outstanding contributions in 2024 and congratulated her on her retirement.

Julie Beers called for a motion to approve the 2024 Annual Meeting Minutes, and all reports as submitted. Larry Faut made a motion to approve the reports as submitted. Mike Strain seconded. Motion carried.

*Continued...*

Nancy Wallace presented incumbents Julie Beers and William Burns for re-election to the Board of Directors for a three-year term ending in 2027. As no other nominations were received, a formal election was not required. Julie Beers and William Burns were re-elected by acclamation.

Julie Beers reported there was no unfinished business to address.

With no new business introduced, the meeting was adjourned at 6:32 p.m.

Sincerely,



Cheryl Hamre  
Chief Lending Officer & Recording Secretary



## *New Supervisory Committee Volunteers*

We thank Lynee Liermann for her time on the Board, and welcome Patti Van Buren and Jean Dunker to the Supervisory Committee!

### **Welcome Patti Van Buren!**

Patti was appointed to our Board as a Member of the Supervisory Committee in April 2025.



Patti worked for First Nebraska for 36 years, starting in 1984 as a teller when there were only 2 branches and 10 employees! Patti helped implement new technology and more convenient services to members throughout the years, and she enjoyed being a part of the credit union's growth.

Patti had many roles within the credit union before landing her final role as Vice President of Operations.

After Patti's retirement from the credit union in 2020, she became the new owner of House of J in Omaha.

### **Welcome Jean Dunker!**

Jean was appointed to our Board as a Member of the Supervisory Committee in April 2025.



Jean is happy to call Omaha home for most of her life. She is a graduate of Marian High School and UNO, where she earned a BSBA degree with a specialization in accounting and management information systems. She works for a local home builder as the Accounting/Finance Manager. When not at work, she enjoys time with her family, and enjoys biking and walking her two dogs.

# Current Board of Directors & Supervisory Committee



*Julie Beers*

Chairperson of the Board  
Serving since 2010



*Phillip Kottmeyer*

Vice Chairman  
Serving since 1997



*Paul Collett, Jr.*

Secretary/Treasurer  
Serving since 2023



*Karen Fisher*

Director  
Serving since 2005



*William Burns*

Director  
Serving since 2021



*Regina Belik*

Chair of  
Supervisory Committee  
Serving since 2022



*Patti Van Buren*

Member  
Supervisory Committee  
Serving since 2025



*Jean Dunker*

Member  
Supervisory Committee  
Serving since 2025

## Thanks to our volunteer Board Members!

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

### Board Retirements

#### Thank you Nancy Wallace!

Nancy was a Director of the Board until 2025, when she retired. She volunteered on the Board since 1996.



*“During my more than 25 years as a Board member, the Board, alongside the leadership of the credit union, orchestrated significant growth and changes in the credit union. Changes which included merging together the Teachers Credit Union and First Nebraska, growth in the number of branches that serve our members, top leadership changes, as well as growth in many other areas. It was an extreme honor to be a part of these changes which make our credit union a progressive and stable credit union for the many members it serves.”*

#### Thank you Mike Hoskovec!

Mike was a Director of the Board until 2025, when he retired. He volunteered on the Board since 1986.



*“My brief description of the experiences with the credit union are as follows: I joined the credit union about 50 years ago when it was Educators Credit Union. I was asked if I was interested to join the Supervisory Committee; the year that sticks on my mind for that is 1986. Serving on that committee allowed me to have insight and observe the growth of the Educators Credit Union, and building of the new building on Bedford, and after that, the eventual merger with First Nebraska. The next level of involvement was becoming a Board member, shortly after the merger, and I retired from the Board as the secretary. It was a privilege to witness the growth – an expansion of membership with added services over those years. Thanks to everyone involved!”*



# 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 \$747,195 and our net worth increased by \$1,906,834. 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 2025 shows the following changes in our financial condition:

- ✔ **ASSETS** decreased by \$747,195 or -0.41%
- ✔ **SHARE DEPOSITS** decreased by \$3,104,566 or -1.98%
- ✔ **NET WORTH** increased by \$1,906,834 or 7.18%
- ✔ **LOANS** increased by \$2,291,386 or 1.92%

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

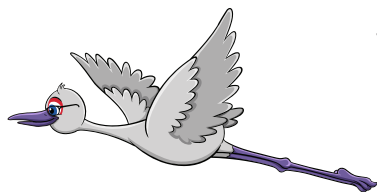
The Supervisory Committee is pleased to report that the financial position of First Nebraska Credit Union (FNCU) is in accordance with the regulations, rules, guidelines, and auditing standards established by the National Credit Union Administration. There were no major discrepancies found during the 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, Dale Kovar. He led our management team in developing the 2025 strategic management plans, financial goals, and objectives. FNCU has assets of \$181,833,459 as of December 31, 2025 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,

Regina Belik  
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 1.98% from \$156,830,150 to \$153,725,584

### DIVIDENDS

Paid to our membership totaled \$1,874,726

### LOANS TO MEMBERSHIP

(net of allowance for loan losses)

Totaled \$121,898,087

### NET WORTH

Increased from \$26,549,865 to 28,456,699

### MEMBERS

Decreased from 16,801 to 16,165

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

Respectfully submitted,

Paul Collett, Jr.  
Treasurer/Secretary

# Statement of Financial Condition

December 31, 2025

## Assets

	2025	2024
Cash & Other Deposits	\$10,527,419	\$16,774,201
Investments	\$34,031,811	\$31,112,446
Loans to members, net of allowance for loan losses	\$121,209,702	\$119,048,304
Other assets	\$16,064,527	\$15,645,703
<b>TOTAL ASSETS</b>	<b>\$181,833,459</b>	<b>\$182,580,654</b>

## Liabilities & Retained Earnings

	2025	2024
Other Liabilities	\$936,396	\$1,334,229
Shares and deposits	\$153,725,584	\$156,830,150
<b>TOTAL LIABILITIES</b>	<b>\$154,661,980</b>	<b>\$158,164,379</b>
<b>TOTAL EQUITY</b>	<b>\$27,171,479</b>	<b>\$24,416,275</b>
<b>TOTAL LIABILITIES &amp; RETAINED EARNINGS</b>	<b>\$181,833,459</b>	<b>\$182,580,654</b>

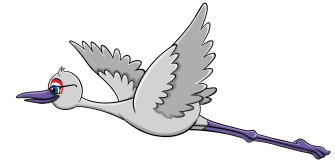


# Statement of Income

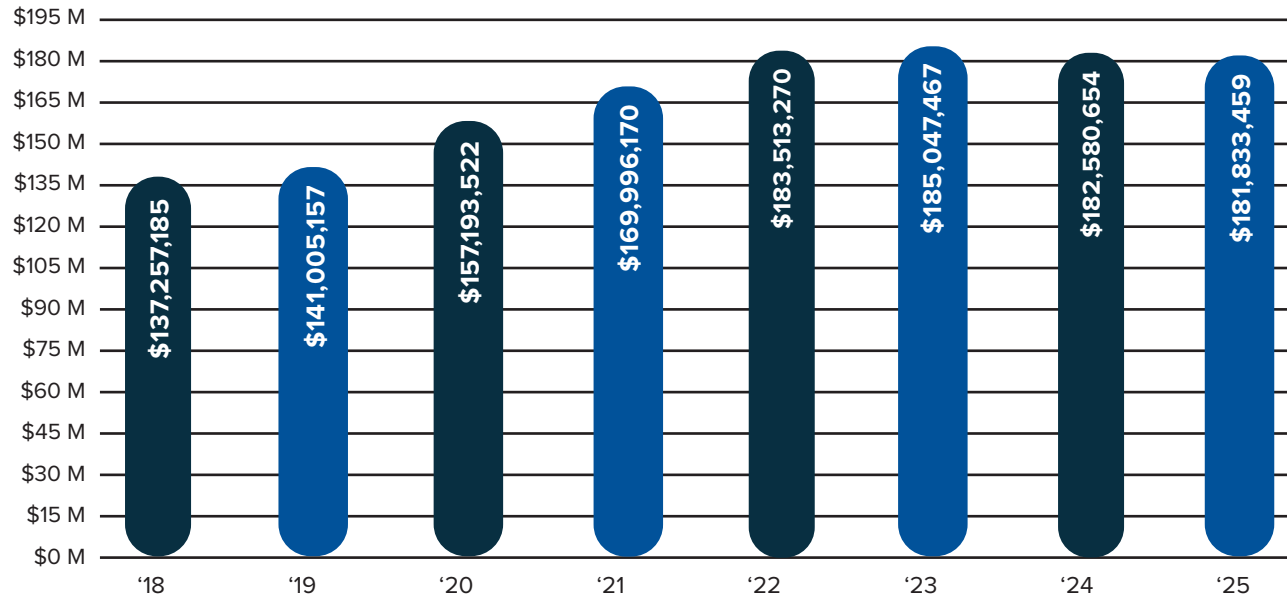
December 31, 2025

	2025	2024
<b>NET INTEREST INCOME</b>		
Interest on loans	\$7,737,927	\$7,752,263
Interest on investments	\$1,619,679	\$1,194,047
<b>TOTAL INTEREST INCOME</b>	<b>\$9,357,606</b>	<b>\$8,946,310</b>
<b>INTEREST EXPENSE</b>		
Interest on deposits	\$1,874,726	\$1,927,690
Interest on borrowed money	\$379	\$97,740
<b>TOTAL INTEREST EXPENSE</b>	<b>\$1,875,105</b>	<b>\$2,025,430</b>
<b>NET INTEREST INCOME</b>	<b>\$7,482,501</b>	<b>\$6,920,880</b>
<b>PROVISIONS FOR LOAN LOSS</b>	<b>\$554,805</b>	<b>\$394,631</b>
Net interest income after provision for loan losses	\$6,927,696	\$6,526,249
<b>OTHER OPERATING INCOME</b>		
Service fees	\$954,556	\$892,749
Other	\$1,287,158	\$1,290,879
<b>TOTAL OTHER OPERATING INCOME</b>	<b>\$2,241,714</b>	<b>\$2,183,628</b>
Net income before other operating expenses	\$9,169,410	\$8,709,877
<b>OPERATING EXPENSES</b>		
Compensation and benefits	\$3,981,696	\$4,009,696
Office occupancy	\$529,490	\$470,683
Office operations	\$1,861,449	\$1,984,077
Other expense	\$1,437,182	\$1,202,037
<b>TOTAL OPERATING EXPENSE</b>	<b>\$7,809,817</b>	<b>\$7,666,493</b>
Net income from operations	\$1,359,593	\$1,043,384
Non-operating income	\$547,241	\$2,500
<b>NET INCOME</b>	<b>\$1,906,834</b>	<b>\$1,045,884</b>

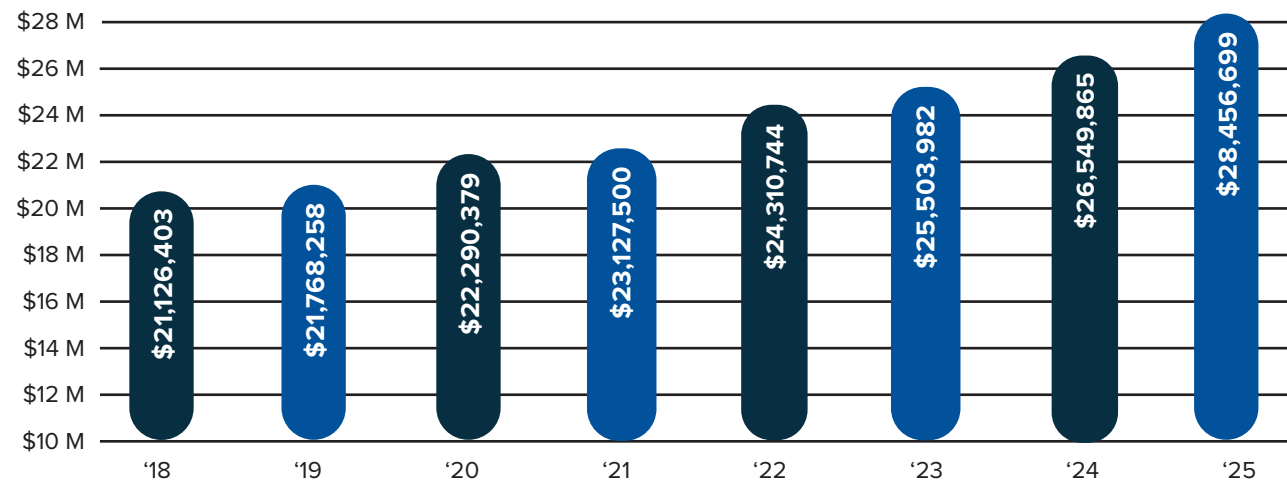
# Financial Statistics 2025



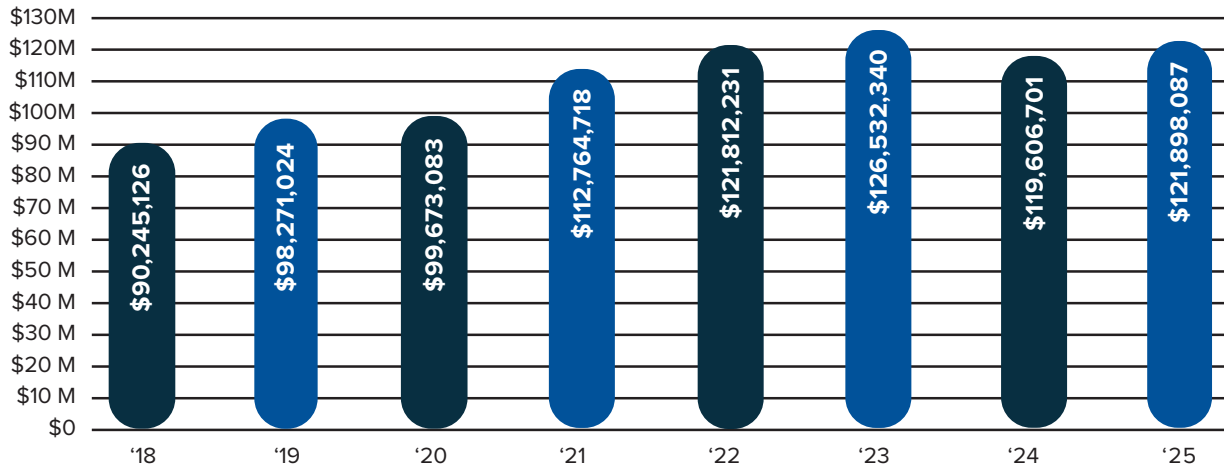
## Total Assets · \$181,833,459



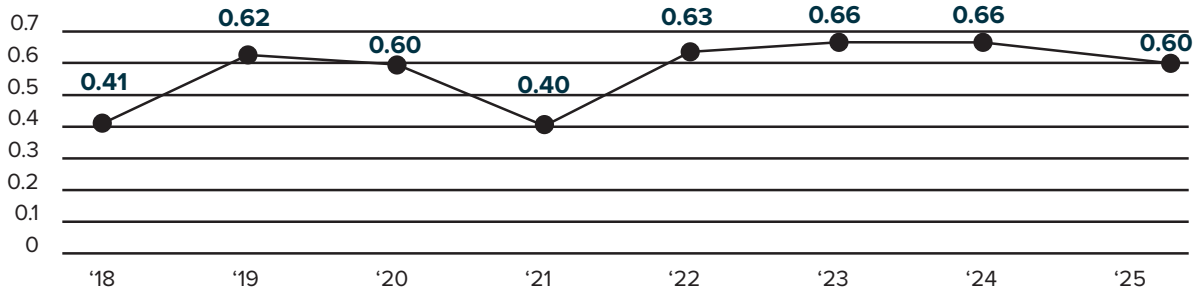
## Net Worth · \$28,456,699



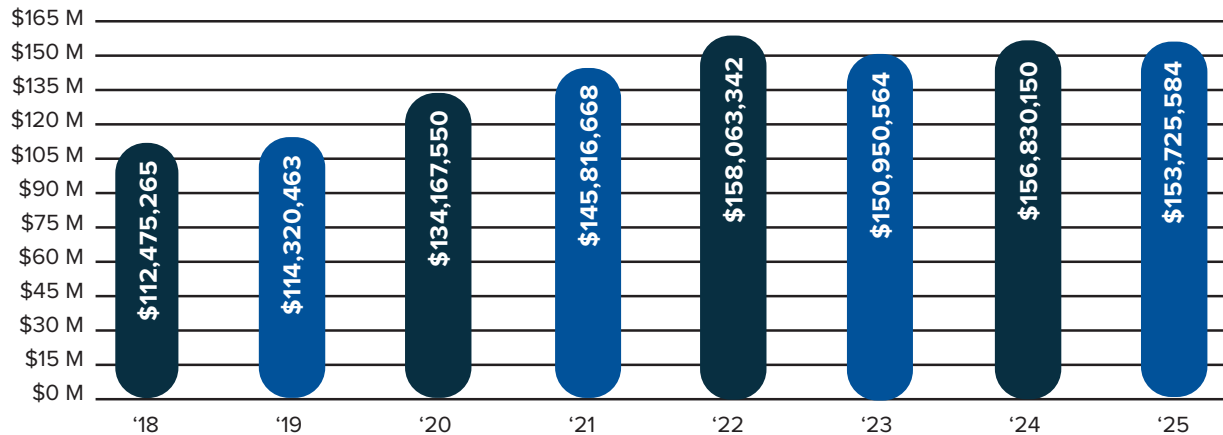
## Gross Loans · \$121,898,087



## Delinquency of Total Loans



## Total Deposits · \$153,725,584



# Financial Statement Audit

## **PETERSEN & ASSOCIATES**

*Certified Public Accountants*

---

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

March 27, 2026

Membership of First Nebraska Credit Union  
Omaha, Nebraska

Dear Members:

We performed a financial statement audit of your credit union as of December 31, 2025. 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 & Sponsorships

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 2025:

- Helped support Children’s Nebraska through Credit Unions for Kids
- Helped support Omaha Crime Stoppers at their Officer of the Year award luncheon.
- Helped sponsor Elkhorn Days, and was a part of the Elkhorn Parade.
- Collected and donated toys for Project Santa in Omaha.



Omaha Crime Stoppers Luncheon



Savvy Merch and Candy Machines



Cami, Dale, Michele and Thomas at the Elkhorn Days Parade



Donated to Project Santa, and was a drop-off site



# Supporting Children's Nebraska



In 2025 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.



Aaliyah, Charity, Kim, Steve, Lori, Cheryl, Amber, Stephanie, and Rachel



Steve and Stephanie at the Shred Event



Zoe at the 2024-25 Annual Meeting



Raffle bag for NCUL



## Our Partners in Success

We currently partner with these Select Employee Groups

Account Recovery, Inc.	Douglas County Health Center
All Midlands Health Services, Inc.	Drake-Williams Steel
Ambassador Health of Lincoln	Drywall Supply Inc.
American Concrete Products Co.	Dual Dynamics
American Enterprise Group, Inc.	Duet (ENHSA and ENCOR)
American Hydraulics	Duncan Aviation, Inc.
Apace	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

## 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.



Halloween event at White Castle Roofing

Krieser Construction / A4K	Midlands Packaging Corp.
Kutak Rock	Midwest Steel Works, Inc.
Land Construction	Millard Education Association
LBT, Inc.	Millard Lumber, Inc.
Lincoln Education Association	Millard Public Schools
Lincoln Federal Employees Parking	Mosaic
Lincoln Industries	MTZ Construction
Lincoln Public Schools	Mueller Recreational Products
Lincoln Trucking Lightning Division	NAGL Manufacturing Co.
Lutheran Family Services	NAPA Auto Parts
Malnove, Inc.	National Park Service, Midwest Archeological Center*
Mapes Industries, Inc.	NEBCO, Inc.
Marian Cliff Manor	Nebraska City Care and Rehab Center
Mark Hydraulic Company, Inc.	Nebraska State Education Association
Methodist Health System	NECO
Methodist Physicians Clinic	Nestle-Purina USA, Inc.
Metropolitan Community College	

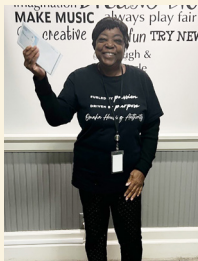
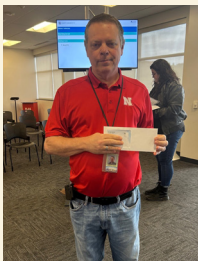
Nobbies, Inc.	Reconnect Inc.	State of Nebraska Admin. Services	US Department of Energy, Western Area Power Admin.*
Nova Treatment Community	Region 6 Behavioral Healthcare	Stephens & Smith Construction	US Department of Justice, United States Attorney, District of Nebraska*
Omaha Door & Window Company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

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

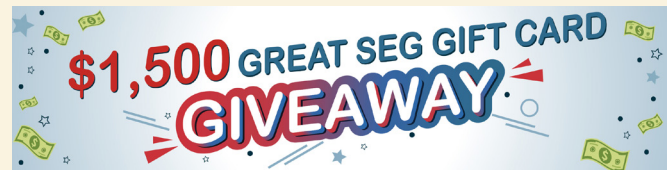
\*\*USDA-NRCS employees in North Dakota, South Dakota, Kansas, Wyoming, Montana and Nebraska

## The Great SEG Giveaway!

We gave away TEN \$150 Visa® Gift Cards to employees of our Select Employee Groups!



Pictured are a few of the winners with their gift cards.



### Congratulations to:

SE Nebr. Community Action – Jenny S.	Rotellas – Armondo M.
Omaha Housing Authority – Loretta S.	Judds Bros – Jeff S.
Omaha Housing Authority – Julie B.	Sarpy County – Leonard P.
Tri-Con Industries – Sarah S.	Conductix – Kyle C.
Rotellas – Elmer F.	Conductix – John M.

## What our members are saying...



“Staff was very friendly and helpful!  
I was to receive a wire transfer and  
wanted to make sure how to handle  
the arrival. Worked perfectly!!  
All is good.”

—Pam R. (10/25)



“Young lady who helped me, and took  
my payment was very pleasant and helpful.  
Explained additional options to paying  
online if unable to comes into office.  
Thank You FNCU for making  
my first experience with you  
very relaxing and pleasant.”

-Ruben A. (2/25)



“I have always been treated with respect  
and employees are very kind.  
Debbie is priceless!!!”

—Jerry K. (12/25)



“I’ve been with First Nebraska Credit Union  
for over 34 years, everything has been great  
banking there. I recommend joining the  
credit union.”

—Macklin M. (12/25)



“I’m always impressed with the staff as they  
seem to be caring people. They are always  
kind L friendly whether it be just banking or  
personal help. Thank you all”

—Patti P. (11/25)



“The two ladies who helped me were kind...  
polite and efficient and friendly. That could  
be why I’m still with you folks since ‘69ish”

—Carol S. (3/25)

## 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](http://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!<sup>1</sup>

Then access the following **FREE<sup>1</sup>** 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.

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

## New in 2025

### New ITMs

We added two new Interactive Teller Machines (ITMs) to our 48th Street branch. We now have ITMs at every branch, plus a stand-alone one.



"Great place for loans and savings. I have been a member for at least 25 years, my loans whether for vehicle or personal, seem to get paid off rather quickly due to the credit unions good rates. Recently I had to use the vehicle warranty they offer and it paid for the repairs, you can say it paid for itself, it was a costly repair, that would have set me back. Love this credit union that puts its members first."

—Penny W. (3/25)

## 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.



# Raving Fans

## 1st Quarter Winner: Lincoln North 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, 3rd & 4th Quarter Winner: Elkhorn Branch

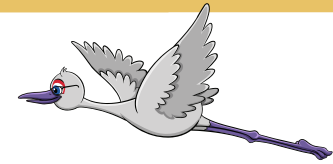


“I’ve had nothing but good experiences with First Nebraska Credit Union. The staff is always helpful and friendly. I’ve never had long waits. For getting a loan, I got the lowest interest rate than any of the other banks I tried. Their checking account does provide interest, too, whereas my other bank now provides no interest on their checking account. I do recommend First Nebraska Credit Union.

—Debbie S. (2/25)



# 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



*Amber Pounds*  
Vice President of  
Operations



*Denise Bland*  
Vice President of  
Compliance



*Ken Stithem*  
Vice President of  
Sales & Service



*Stephanie Marker*  
Vice President of  
Human Services



*Steven Thorne*  
Vice President of  
Lending

## Branch Managers

*Jordan Blue*

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