



People Helping People

A Publication for the Members of First Nebraska Credit Union

From the President

Construction Industries Credit Union Merger

On May 10, 2021, Construction Industries Credit Union (CICU) members approved the proposed merger with First Nebraska Credit Union, and the merger was finalized on June 1, 2021.

Carol Claus, Manager of CICU, retired after 39 years of service to the membership of Construction Industries! She said, “We are excited to merge with First Nebraska Credit Union as the principles align well with CICU core values, and they will provide an expansive range of financial products and services that will help our members with their banking needs. It has been a pleasure to serve our members.”

The CICU branch at 810 N. 48th Street, Lincoln, NE closed upon completion of the merger. FNCU has two full-service branches located in Lincoln, along with four additional branches in Omaha and Elkhorn to serve their members’ financial needs.

“We are thrilled that the members of Construction Industries recognized the benefits to merging First Nebraska.” said



Ann Loftis, President and CEO for First Nebraska Credit Union. “We are very excited to welcome their members to our family.”

Sincerely,
Ann M Loftis

Ann M. Loftis, President/CEO



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“I was a CICU member, and I had questions prior to the merger, so I called and talked to Angela at FNCU, and she helped me with all my questions. Plus, she called me back after the merger and helped me setup autopay, because I had mentioned in my first call, that I’d like to do that when it was available. She was an absolute joy to work with. She made me feel so much better about the merger and gave me a great feeling that there are great people at FNCU, too.”
– MyRanda K.”

HOME TITLE THEFT

You may have heard advertisements touting home title theft protection. Should you be alarmed about a criminal stealing your home’s title?

First, what is home title theft? It occurs when a fraudster obtains a homeowner’s personal information, and uses forged documents to apply to the registrar of deeds to have ownership of the property transferred to the fraudster’s name. The fraudster then borrows money using the property as collateral, and never makes the payments. The homeowner may not know that this transaction has occurred until the lender tries to foreclose on the property. But before we go any further, let us put your mind at ease.

How often does home title theft occur?

We contacted the Nebraska Attorney General’s office, and they said there is a very low chance of this type of theft happening to you. Companies selling coverage against this type of theft is largely a marketing technique to sell their product.

We also asked the Lancaster County (Lincoln) Accessor’s office about home title theft, and they have not heard of any cases in Nebraska. Their website is very transparent, which helps deter thieves. You can look up any address and see who the owners are, and if you create an account, you can get more detailed information. To further deter fraud, Social Security Numbers are not a part of the County Accessor’s documentation.

In the FTC’s annual consumer fraud and identity theft report, the category “All Real Estate Fraud” (which is much broader than home title theft) represents only 0.85% of the total identity theft incidents reported to the FTC in 2020. And according to

The American Land Title Association, the headlines about home title fraud are usually exaggerated. “I suspect that companies that offer title services use that [claim] as a marketing strategy,” says Jeremy Yohe, vice president of communications at the association.



What can you do?

Identity theft and many other types of fraud happen every day. You can guard yourself against fraud by becoming aware of the types of fraud, and the tricks criminals use to commit fraud. Our website, firstnebraska.org, includes links to the FTC and the Consumer Protection Bureau (click on Members/Resources tab) where you can learn about tips to keep you safe.

We offer Identity Theft Solutions

If you have a First Class, Preferred or Premier Checking account with FNCU, it includes identity theft solutions which comes with fully managed identity theft recovery. If you find that you’ve become a victim of **any kind** of identity theft, or even suspect identity theft, a professional Identity Theft Recovery Advocate will personally assist you. They will work on your behalf to reverse the damage, no matter how long it takes.

In addition, our identity theft solutions includes entitlement to credit monitoring, which could alert you to suspicious activity, because it checks to see if there has been any activity to any the three of the credit report companies. (You must enroll in Credit Monitoring to start receiving alerts. Learn more at firstnebraska.org/identity-theft-solutions).

REFERRING FAMILY & FRIENDS

Did you know you can refer family members to the credit union, and get rewarded for it? (*There are a few rules, but not many!)

For instance, if your grandson opens a savings account, and mentions your name, you will receive \$25, and so will he! And if he opens a checking account at the same time, you will both get another \$25.*

But why stop with family members? You can refer your friends, coworkers, neighbors and even complete strangers! As long as they mention your name as a reason for opening the account, we will start the referral program process.

We offer this program as a way to say “Thank you!” for bringing others into our credit union family.

Oh, did we mention, there is **no limit** to the number of friends or family members that you can refer!



*If someone refers you when opening a new membership, you will receive your bonus into your savings account within 7-10 days. New member must meet eligibility requirements for membership, and must mention your name at the time of opening. The new member will receive their bonus upon 60 days of active account status. An active account is defined as an account that receives at least one direct deposit/payroll deduction into the savings or checking account with a minimum deposit of \$50 per month, in addition to the minimum opening deposit of \$5 during the first 60 days of savings account opening. See full rules at firstnebraska.org/referral.

ELKHORN PARADE



We enjoyed being in the Elkhorn Parade on June 5, and helping sponsor Elkhorn Days.

The parade theme was “Wonders of the World” so we had a special guest – Einstein, who was there to share his wisdom. He is known to have said, “Compound Interest is the 8th Wonder of the World!”

Thanks to Enterprise Car Sales for letting us borrow a truck to drive in the parade.

We'll be closed for the following holidays:

Independence Day
Monday, July 5

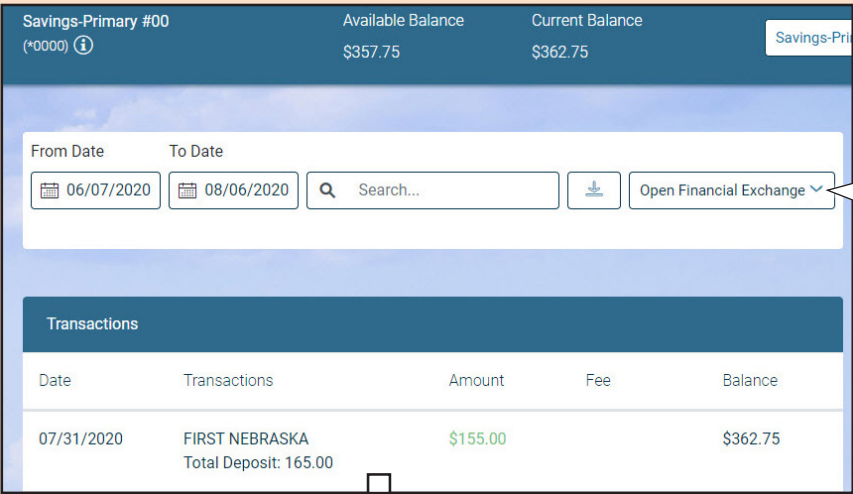
Labor Day
Monday, Sept. 6

SAVE OR PRINT YOUR TRANSACTIONS

Want to save or print your transactions?

You can download a file from Online Banking, and open it in Excel, Quicken or QuickBooks.

1. Log into Online Banking.
2. Click on your account.
3. Click on the arrow in the “Open Financial Exchange” box and choose the type of file you need.



Click here and choose “CSV” to save a file that can be opened in Excel. You can also choose “OFX”, “QBO” (for QuickBooks) or “QFX” (for Quicken).

Matt Stoner



In April, we welcomed a new Branch Manager to our 48th Street Branch. Matt Stoner has been in management and the financial industry for more than 27 years. He is originally from Iowa, but now lives in the Blair area. He has been married for 29 years and has 2 sons. He enjoys hunting and camping, and spending time with his family. Please stop in and meet Matt when you have a chance!

What our Members are Saying:



“This credit union goes out of their way for customers. I have been a customer for over 30 years and have never had a bad experience. Great rates, good service.”

– Barb F.