



People Helping People

A Publication for the Members of First Nebraska Credit Union

From the President

New IRS Proposal Could Affect Your Account

As Congress considers new infrastructure spending, lawmakers are considering unconventional sources of revenue to fund their plans. One proposal under consideration would require financial institutions, like First Nebraska Credit Union, to report to the Internal Revenue Service (IRS) many activities on accounts with balances over \$600. Such an unprecedented grab of your personal financial data raises several concerns:

- This proposal would violate the personal privacy of consumers like you by forcing credit unions and other financial institutions to provide the government with information that does not reflect taxable activity.
- Financial institutions – particularly those in rural and low-income communities – would face a new and expensive regulatory burden that could make it untenable to serve those consumers already left behind by Wall Street banks.
- The government relies on decades-old data systems to store and secure IRS information. These systems have already been compromised in recent years, and the addition of this type of data only increases the likelihood of a future breach of your personal financial information.

What We Need from You

At First Nebraska Credit Union, we value civic engagement and believe it's our duty to inform you when legislation is being discussed that could directly affect you.

Learn more about it from CU Times, by visiting this link: firstnebraska.org/news/IRS-tax-proposal-cutimes-article.

Please consider voicing your concern to this important effort – visit cuna.org/advocacy/actions/grassroot-action-center to learn more and send an email to your U.S. Representative. **Tell Congress to reject this new IRS reporting provision.**

Thank you for your time.

Sincerely,

Ann M. Loftis, President/CEO



TOP 200 & A+ CREDIT UNION!

For the 5th time in 6 years, First Nebraska Credit Union made the Top 200 list, and earned an A+ health rating from DepositAccounts.com. We consider this a great honor!



Each year, DepositAccounts.com evaluates the financial health of every federally insured credit union in the United States (more than 5,200 total). They recognize those who have shown exceptional fiduciary responsibility. Each institution is graded on a number of factors including capitalization, deposit growth, and loan-to-reserve ratios in order to determine a comprehensive health score.

Furthermore, FNCU continues to be rated an A+ by DepositAccounts.com in their analysis of the healthiest credit unions in America.

FNCU is the 8th largest credit union in the state of Nebraska, and we are pleased to accept this great honor again this year.

CREDIT UNION DAY – OCT. 21

Join us in celebrating International Credit Union Day on **Thursday, October 21!**

Stop by a branch for popcorn, and enter to win one of six Wyze security cameras!

Security Camera Giveaway*

Enter to win a security camera in-branch or online, from Oct. 21-31.

One will be given away at each branch! Check our website or your email for details when the date is near.



Best-selling Wyze Wireless Outdoor Surveillance Camera and Base Station

*FNCU ICU Day Giveaway is open to eligible FNCU members at least 18 years of age and United States Residents. Enter online or by visiting any FNCU branch. Entries will only be accepted from October 21-31, 2021. Odds of winning are based on number of entrants per branch. Six winners will be selected on November 6, 2021. No purchase necessary. Visit firstnebraska.org/ICUDayGiveaway for full terms and conditions.

We'll be closed for the following holidays:

Columbus Day and Indigenous People's Day

Closed Monday, Oct. 11

Veterans Day

Closed Thursday, Nov. 11

Thanksgiving Holiday

Closed Thursday, Nov. 25

Lobbies closed Friday & Saturday, Nov. 26–27
(Drive-thrus OPEN)

Christmas Holiday

Lobbies closed on Friday, Dec. 24
(Drive-thrus OPEN 8 am–12:30 pm)
Closed Saturday, Dec. 25

"Where Members Always Come First!"SM

COMPANY EVENTS

We were invited to help celebrate with **White Castle Roofing** for their employee appreciation event in September, and we raffled off a Wyze security camera. Holly Dreamer, Marketing Manager of White Castle, said “We’re blessed to have teams that really care about the core values here at White Castle Roofing: Community, Hustle, Respect, Integrity, Safety, & Trust. Thank you to each employee for all the hard work put in this last year.”



White Castle Roofing winner, Kolby J. and Charity Helter.

White Castle is one of 150 select employee groups that we partner with to provide a credit union that their employees are eligible to join.

In August, we visited two other select employee groups. We provided brownies and ice cream and talked to employees at both of **Tracy's Collision Center** locations in Lincoln, and we delivered treats and discussed the great benefits of the credit union to **A4K Construction** in Seward, NE.

Charity Helter, our Business Development Manager, works closely with the companies to help promote the credit union and how we can serve their employees. She said, “Providing financial services, answering their questions, and helping to empower their employees to save and borrow is what I enjoy most about working here.”

EDUCATOR GIVEAWAY!

We just finished our 6th annual educator giveaway. This year, we gave away \$2,500 – ten educators won \$250! We do this to thank them for their hard work and to show our appreciation to them.

Our credit union was founded, in part, by educators. Being a part of a credit union means being a part of a member-owned, not-for-profit financial cooperative that is formed to permit those in the field of membership to pool their savings, lend to one another, and be part owner of their financial institution.

Past winners have been from Bellevue, Council Bluffs, Elkhorn, Gretna, Lincoln, Omaha, Papillion, Ralston, Schuyler, Seward and Springfield.

2021 winners are listed on our website at firstnebraska.org/fncu2500.



HOW TO ACCESS MY MONEY FROM FNCU

Whether the credit union is closed, you are on vacation, the weather is bad, or you need to get money to a friend or another bank, we have some great options for you!

Use an ATM

If you have a debit card or ATM card, you can visit an ATM to withdraw cash. Some ATMs charge fees, but if you use Allpoint or MoneyPass ATMs (over 87,000 ATMs across the country), they are surcharge free, and you will get four free withdrawals per month.*

Of course, FNCU branch ATMs are always completely free!

Go electronic

You stop for an impromptu lunch with a friend, and you want to split the bill, but you have no cash. What do you do?

If you use the FNCU mobile app, you

can click on “Bill Pay> I want to... Pay a Person.” There are many popular apps for this type of service, but using our Bill Pay adds a layer of protection that we think is important. There is a \$250 maximum.

If you need to send funds to your other financial accounts, you can use our online banking or the FNCU mobile app for that, too. Just click on “Bill Pay> I want to... Send ACH Payment.” It is similar to a wire transfer. All you need is the routing and account number to the account you are sending funds to. There is a \$500 maximum.

If you need to send larger amounts, please contact us to find the best option.

Stop by a branch

Our six locations are open to assist you in getting the funds you need, or helping

you with these other options.

At the branch, you can withdraw cash, or get a teller check to take to another bank/credit union, or have the check made out to the person you are paying. Our members get one free check per day!

If you don't have your account number, a teller will be able to look it up with your ID and/or debit card. (If you would like an account card to keep your number handy, just ask for one.)

We enjoy having our members stop by to see us, but sometimes that is not possible. Our goal is to find ways to serve you where you are. You are **FIRST** at First Nebraska!

* For each non-FNCU branch ATM transaction over four, per account, per month, an ATM Transaction Fee of \$2.50 will be assessed. Other bank, credit union, and ATM operators' surcharges may apply.

Charity Helter

Charity Helter, Business Development Manager at FNCU has completed the required education to become a Certified Credit Union Financial Counselor. She earned her CCUFC designation from the Credit Union National Association.



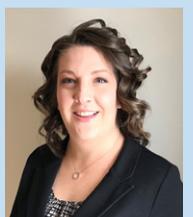
“I am thankful for our long-standing relationships with our business partners and look forward to continuing to bring financial education and wellness to their employees.”

Charity has been with the credit union since 2007. She currently works with our Select Employee Groups (SEGs) which are companies that provide First Nebraska Credit Union as a benefit to their employees. This certification will continue to enhance her role in promoting financial wellness and services to SEG employees, to help them with their financial goals.

Congratulations Charity!

Amber Pounds

Congratulations to Amber Pounds, Assistant VP of Operations at FNCU. She has completed the required education to become an Accredited Payments Risk Professional. She earned her APRP designation from the National Automated Clearinghouse Association (Nacha).



An APRP is an individual who has demonstrated a comprehensive knowledge of risk management strategies, concepts and mitigation techniques within the payments ecosystem. Earning the APRP credential demonstrates a mastery of the complexities of risk management for ACH, check, wire, debit, credit and prepaid cards and emerging and alternative payments.

Amber has been with the credit union since 2003. She currently oversees the Deposit Operations and Loan Servicing departments.