



People Helping People

A Publication for the Members of First Nebraska Credit Union

From the President

In memoriam of John Jensen

In October, we lost a great patron when longtime Board member John Jensen passed away. John was a retired teacher who taught over 35 years in Omaha High Schools, had been active on several educators' boards over the years, and served as a volunteer on our credit union board for about 30 years (counting previous years served with Educators Credit Union). What a selfless commitment!

John will truly be missed as he was always eager to attend conferences to bring back new ideas that could benefit our members and was never afraid to ask questions of the management team.

A memorial was sent to the Omaha Education Association (OEA) Foundation, a 501(c)(3) organization that provides scholarships

for children of OEA members as well as for students in the Omaha Public Schools. Last year they were able to provide scholarships to almost 100 students. John served on the OEA Foundation Board for many years. A special scholarship has been set up called the John Jensen Memorial OEA Foundation Presidents' Scholarship.



JOHN JENSEN

Sincerely,

Ann M. Loftis
President/CEO

MAKE A NEW YEAR'S FINANCIAL RESOLUTION

While ringing in the New Year, we may have had thoughts of resolutions dancing in our heads instead of sugar plums. (Has anyone ever had a sugar plum?) Although the word, "Resolutions" may sound overwhelming to some, it can be a great motivator to do something good for yourself, and the New Year is a perfect time for new beginnings!

We suggest you set at least one financial resolution in 2019. Any effort you make could make an impact on your future! Choose from our list of favorites below.

FINANCIAL RESOLUTIONS

1. Save more

Make a resolution to pay yourself first! Set up an automatic transfer each time you get paid. Choose any amount (it could be \$10 or \$200 per paycheck – you decide) to sweep into a savings account and it will feel like a bonus at the end of the year! There are several ways to set up automatic transfers. Contact us to learn more or get started today. You may find a Christmas Club or Vacation Club account a great option for setting money aside.

2. Monitor your credit report

Request a free credit report once a year at annualcreditreport.com. Look into anything that you don't know about, and dispute anything that looks incorrect or is outdated. Not only does your credit score affect loan interest rates you receive, but watching your credit report is one way to help monitor identity theft or fraud. Ask us about free credit monitoring entitlement, available with a qualified checking account, which sends you alerts when your credit file changes.

3. Reduce your debt

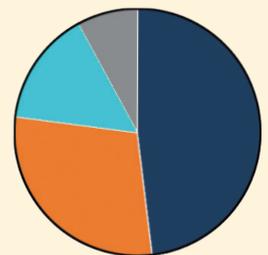
Take a moment to look at the interest rate you are paying on your credit cards and loans. Are you paying the lowest interest rate you can? Should you refinance your mortgage or car loan? You may be able to save thousands of dollars if your interest rate is higher than necessary.

4. Create a budget

One of the best ways to avoid overspending is to stick to a budget. There are many budget tools out there, but simply put,

Nearly 1/3 of Americans plan to make a money resolution for 2019, according to a Fidelity Investments survey. Here's the resolution they chose:

- 48% – save more
- 29% – pay down debt
- 15% – spend less
- 8% – other



a budget is adding up your monthly expenses and subtracting that amount from your monthly income, then figuring out how much you can spend for extras, such as entertainment, dining out and gifts. The hardest part may be following the budget you set. The next recommendation will help you with that!

5. Track your expenses

Tracking your expenses shows you exactly where your money is going. Some people find that this is a great way to stay on track with their budget.

One way to track your expenses is Money Desktop, a free online money management tool for our members. It can show all your financial accounts in one place with only one login! Plus it categorizes your spending and makes budgeting easy!

6. Review your insurance policies

Shop around to see if you are paying more than you need to. One of the benefits of being a FNCU member is great offers from TruStage Insurance on auto, life, accidental death, and home insurance.

We're here to help you find the best financial solutions so you can meet your financial goals. If you need more information on starting any of these resolutions, give us a call today!

You will more likely fulfill your New Year's resolutions if you have a plan in place.

We'll be closed for the following holidays:

Martin Luther King, Jr. Day
Monday, Jan. 21

Presidents Day
Monday, Feb. 18

Where members always come first!

GETTING HIT IN THE FACE WITH YOUR DEBT?



Melt your debt with a lower-interest loan*!

- Pay a lower rate and save on interest -
- Make one easy payment each month -

WE'LL HELP YOU FIND A LOAN THAT'S RIGHT FOR YOU!

*All loans subject to approval. Rates, terms and conditions subject to change and vary based on creditworthiness, qualifications and collateral conditions.

EQUITY LOAN OR LINE OF CREDIT?

If you own a home, you can borrow against the equity of the home with either a **loan** or a **line of credit**. The equity in your home is the difference between what your home could sell for and what you owe on the mortgage.

With a **home equity loan**, the lender advances you the total loan amount upfront, while a **home equity line of credit** provides a source of funds that you can draw on as needed. A few other differences are shown in the chart below.

If you're considering a loan, give us a call or stop in to discuss your options. We'll help you find the right type of lending for your specific needs.

	LOAN	LINE OF CREDIT
Payments	A fixed payment amount will be required through a specific period of time.	Payments are more flexible than a loan. You can make the minimum payment, pay the full balance or pay an amount in between.
Interest	Interest will be charged as soon as you receive the funds.	Interest will not be charged until you make a purchase or take out cash against the credit line, and you'll only be charged interest on the outstanding balance you carry.

APR. 25

Annual Meeting & Dinner

You're invited! Our Annual Meeting will be held **Thursday, April 25, 2019 starting at 5 p.m.** Dinner will be served from 5:30 – 6:30 p.m. and the business meeting will follow at 6:35 p.m.

New board members will be voted on at the meeting. The Board of Directors is comprised of volunteers who represent the entire membership.

The FNCU Nominating Committee has announced its nominations for the board positions. The nominees are: Julie Beers, Delores Hogan, Nancy Wallace, and Mike Hoskovec. All of the candidates are currently serving on the Board of Directors and have agreed to continue to serve if elected.

Since the number of candidates presented by the Nominating Committee is equal to the number of positions to be filled, the Nominating Committee is not seeking additional candidates at this time. If you have questions about the election process, you may contact the Nominating Committee at: First Nebraska Credit Union, Attn: Jeff Campbell Nominating Committee, 10655 Bedford Ave., Omaha, NE 68134.

RESERVE THE DATE!

Call (402) 492-9100 to make your reservation.

Refer Friends & Family

SHARE THE LOVE OF First Nebraska!

We invite your family to become a part of ours.

Giving back to the community

DIAPER DRIVE: Over 5,300 diapers donated!



A special "Thank You" to our members and employees for donating over 5,300 diapers in December to the annual Lydia House Diaper Drive!

A group of employees volunteered at the Food Bank for the Heartland in November. In total, all volunteers sorted and bagged 3 tons of fruit! We look forward to helping out again.

FOOD BANK: Over 3 tons of fruit bagged!



Thank you!

No Christmas crunch this year!

Now is the perfect time to open a Christmas Club Savings Account! Open one to help ease the Christmas crunch. Choose any amount you wish, and save all year long! Use convenient payroll deduction or direct deposit to save a little each pay period. Or apply online or visit a branch near you to get started!

If you start now, it will take only \$83 per month to reach \$1,000 by December!



Branches in Omaha & Lincoln
(see website for locations)

FNCU NMLS# 416540
Federally insured by NCUA.

