
State Line

January 2018 Issue

YEAR END NOTICE

Your December 2017 statement will reflect your year-end total of interest earned and consumer and mortgage interest paid. Please save your statement for future reference when completing your tax return. You will not receive a separate 1099 form. If applicable, you will receive a separate 1098 form to show interest mortgage paid.

THREE GREAT WAYS MEMBERSHIP PAYS WITH SPRINT®

It's Sprint's best Credit Union Member Cash Rewards offer ever!

Looking for a great plan and a little extra cash? Nebraska State Employee Credit Union members can tap into the Sprint Unlimited Plan and these amazing rewards.

1. Members can get a **\$100 CASH REWARD** for **every new line** you activate with Sprint.
2. Current Sprint customers get a **\$50** cash reward for **every new line** transferred into Sprint Credit Union Cash Rewards.
3. You'll get a **\$50** loyalty cash reward **every year** for **every line**.
4. Plus, credit union members are eligible for **25% off accessories** with the Sprint Credit Union Member Cash Rewards program.

Plus, enjoy Sprint's reliability, which now beats T-Mobile and performs within 1% of AT&T and Verizon*. You can also enjoy a great price for fully featured Unlimited.

Get started today!

- Become a Sprint customer and mention you're a credit union member
- Register at LoveMyCreditUnion.org/SprintRewards
- Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account.

Get all the Benefits of credit union membership. Sign up today!

* Claim based on Sprint's analysis of latest Nielsen drive test data for average network reliability (voice & data) in top 106 markets.

HOLIDAY CLOSINGS

- Martin Luther King Jr. Day - January 15 President's Day - February 19
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GIVE YOURSELF EXTRA CASH WITH SKIP-A-PAYMENT

Who wouldn't want a little extra cash after the holiday season? Your credit union has a great way to get some – skip one of your upcoming loan payments.

You have the option to skip one loan payment every six months for a minimal fee of \$30 for each skipped payment. Make payments biweekly? No problem, skip both payments during one month.

The process is easy, just contact the credit union to complete the necessary paperwork. The paperwork must be completed and received by the credit union at least five business days before the payment is due.

Not available for revolving credit, overdraft protection or real estate loans.

INACTIVE ACCOUNT NOTICE

What is an Inactive Account? It's a share (savings) account with a balance under \$250 with no activity for 12 months, including deposits or withdrawals, and with no other savings or loan accounts.

What happens if my account becomes inactive? A \$2.50 inactive account fee will be charged to your account each month until it becomes active again.

How can I prevent my account from becoming inactive? By having activity – we would rather see you use your account than charge you the fee. We'd rather see you take advantage of the savings and loan opportunities at your credit union. We have several options to help you grow your savings through interest-bearing share savings accounts, share certificates and more. We are also one of the best resources you can use to borrow money more affordably.

WE'LL STEAL YOUR DEAL" Auto Loan Promotion

The credit union will pay you up to \$500 cash when you refinance an auto loan from another financial institution. To learn more about this valuable loan promotion, visit our website at www.nsecu.org or call our loan staff at 402-471-2561.

Contact Nebraska State Employees Credit Union at info@nsecu.org. Our website address is www.nsecu.org.

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Federally Insured by the National Credit Union Administration