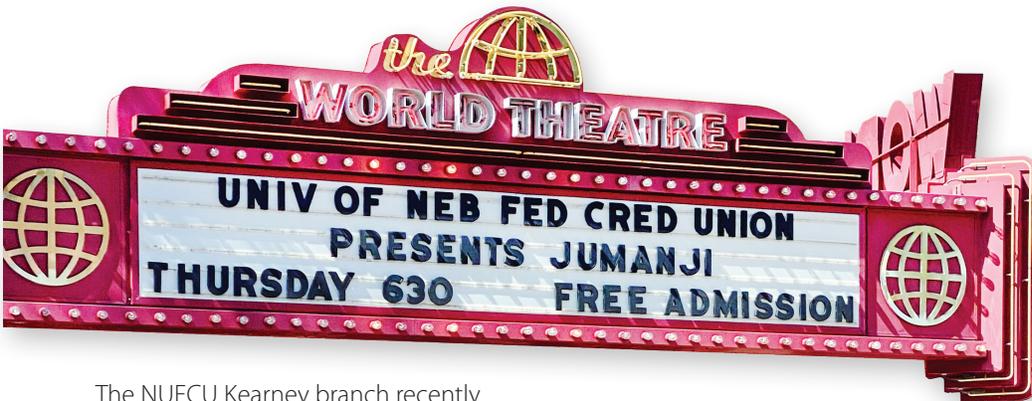


# NUFCU NEWS

UNIVERSITY OF NEBRASKA FEDERAL CREDIT UNION

## Kearney Branch Celebrates 5 Years



The NUFCU Kearney branch recently celebrated its five-year anniversary with a community gathering at the World Theater on Thursday, September 19. The event welcomed 190 attendees who came together to enjoy Jumanji: Welcome to the Jungle.



Kearney branch staff Julie Thomsen, Erica Peeples, Kyle Harms and Abbi Ott enjoyed engaging members during the celebration. (not pictured due to working the popcorn stand Annie Wiedel)

As community members entered the theater, it was all smiles and excitement as everyone grabbed their popcorn and soft drinks and headed into the theater. This

celebration not only marked a significant milestone for the branch but also reinforced NUFCU's commitment to fostering connections and building a strong sense of community.

Prior to the start of the movie, Vice President Dena Noe expressed gratitude to the attendees while sharing the story behind NUFCU's expansion into Kearney. This strategic move underscores NUFCU's dedication to embracing the university community through personalized financial services. Noe acknowledged the pivotal role of Cheryl Montgomery in making this expansion a reality. She also extended her appreciation to Branch Manager Julie Thomsen and her dedicated team Kyle Harms, Annie Weidel, Abbi Ott, and Erica Peeples for their hard work and commitment to the branch's success. The warm reception from the Kearney community to the branch illustrates the credit union made a good decision to move into the market and underscores how a member-focused philosophy can build a branch.



President and CEO Keith Kauffeld welcomes guests to the World Theater to celebrate the 5-year anniversary of the Kearney branch.



Over 190 credit union and community members came out to enjoy the showing of Jumanji: Welcome to the Jungle at the World Theater in Kearney.

### Studying Fraud Is Vital in Preventing Fraud

Bill Gates wrote, "We always overestimate the change that will occur in the next two years and underestimate the change that will occur in the next ten." Written almost 30 years ago, his warning against being lulled into inaction still rings true today, and with greater urgency given exponential advancements in technology.

Financial crime skyrocketed in 2024 and promises to get more complex and more devious with criminals exploiting generative Artificial Intelligence (AI). My personal observation is that no one is immune from attack, and preventative tools in use today will be woefully inadequate in just a few years. Criminals are finding new tools and resources making scamming more lucrative and easier than ever. We must be vigilant and act with the same or greater urgency. Consider the following:

- Email 'phishing kits' are available for purchase online.
- Criminals are coding, selling, and purchasing, Software-as-a-Service (SaaS) allowing individuals without extensive technical expertise to scam, exploit or generate fake identities.
- Spelling and grammar errors once easy to spot are obsolete and replaced with flawless messages nearly impossible to detect and socially engineered or personalized to the targeted individual.
- AI-enabled voice mimicking can now replicate anyone's voice with only 3 seconds of recorded material. This Deep Fake allows anyone to script any message they want and make it appear the victim spoke the message, often using it to create an illusion a loved one needs your immediate help.
- "Evil Twin" attacks occur where a cybercrook takes down a legitimate network and briefly replaces it with a network they control capturing passwords and financial data. Public Wi-Fi, such as in an airport, is especially targeted.

If you have an instinct that something isn't right, call us. Do not reply to an email or a text message or click on a link. Do not fall for an alarming call stating you have a large purchase about to be charged to your checking account or credit card. You have rights. You have control over your account. Do not allow yourself to be bullied. When in doubt, disconnect the conversation, and call our published phone number. We're here to help you.

What once took ten years to underestimate the change is now far less. Our credit union business model is based on earning your trust and always acting in your best interests. It's based on our core values — Trust-centric, Better Together, and Financial Well-Being for All. If you'd like to talk with me, please call me at 402-472-6915 or email me at [kkauffeld@nufcu.org](mailto:kkauffeld@nufcu.org). I welcome the conversation.

## UNIVERSITY OF NEBRASKA FEDERAL CREDIT UNION

### BOARD ELECTION INFORMATION

# 87<sup>th</sup> ANNUAL MEETING

*The University of Nebraska Federal Credit Union cordially invites you to attend our 87th Annual Meeting. The event will take place on Thursday, April 17, 2025, at 6:00 p.m. in the Great Plains Room, East Campus Union, located at 1705 Arbor Drive. You can look forward to a complimentary buffet dinner and then after the meal you'll have the chance to hear about the progress at the credit union and plans for the year ahead. This year we are adding a splash of fun with a beach-themed music bingo game where you can win exciting prizes and maybe even sing along. The elected members to the Board of Directors will be introduced during the meeting and will be available after if you have any questions or concerns. Reservations are required and can be made by calling 402.472.2087 or by going online at [nufcu.org](http://nufcu.org). Reservation deadline is Friday, April 11, 2025.*

### Election procedures are as follows

The nominations committee has submitted a list of four candidates. We have four positions open on the Board and four candidates, therefore, the credit union will not be holding an election by ballot this year. Additionally, the credit union will not accept nominations from the floor at the Annual Meeting.

Additional nominations for vacancies on the Board of Directors

may be made by petition signed by one percent of the credit union members. Nominees by petition must submit a statement of qualifications and biographical data with their petition, as well as a signed certificate stating they are agreeable to the nomination and will serve if elected to the office. The closing date for receiving nominations by petition is February 5, 2025.

### Nominating committee submits list of four candidates

Ben Lennander, Ly Tran and Andrea Childress were appointed to serve on the nominating committee for the credit union. Together, they have submitted for consideration the names of four candidates for the four open positions on the Board of Directors.

These candidates have provided their qualifications and reasons they desire to serve on the Board of Directors for the credit union for your review.

# Nominating Committee Submits List of Four Candidates for Board of Directors

## Jennifer Hellwege

*UNL Bursar*

*BS - Business Administration - UNL*

*Current NUFCU Board Member*



I've been a member of the credit union since 2000 and see the value it brings to both the employees of the university and our students. I started my career at the University

in March of 1996 shortly after graduating from UNL. My first position was in the internal audit department known as Operations Analysis at that time. I moved to the Student Accounts Office in 1998 as an Assistant Director, and then became the Assistant Bursar in 2007 and Bursar in 2019.

I would be honored to continue serving on the Board and supporting the credit union's work in providing financial services for our university community. The credit union is a great partner to the university for educating both our students and staff on financial literacy. I look forward to continuing to promote all the credit union has to offer. My experience is well-suited for serving in this position, and I have enjoyed being able to give back to the credit union for all it has done for us.

## Uche Jarrett

*UNL Associate Professor of Practice*

*PhD - Economics - University of Wisconsin-Milwaukee*

*BS - Mathematics & Statistics - University of Lagos, Nigeria*

*Current NUFCU ALCO Committee Member*

*Current NUFCU Board Member*



My work at the university started in 2016 as a professor in practice. I specialize in international trade, promoting growth and development.

I believe in the

mission of the credit union and its commitment to supporting its members at crucial points in their lives. With the rapidly changing economic landscape, particularly in the last three years, my training and expertise as an economist could be useful in navigating these changes resulting in the accomplishments of the credit union's goals.

Working with credit union management and credit union volunteers as part of the ALCO (Asset and Liability Management Committee) and on the Board of Directors has provided me with great insight into the internal workings of the credit union as well as the credit union's management philosophy. I believe with my background in economics and my desire to promote a growth in technology at the credit union, I will continue to serve the credit union membership well as a member of the Board of Directors.

## Amy Lanham

*UNL Campus Recreation Director*

*MA - Education - UNL*

*BS - UNL*



My interest in serving the credit union comes from my belief in its mission. My membership in the credit union started when I became a full-time employee

at the University of Nebraska-Lincoln. In my role as the director of Campus Recreation, I have witnessed firsthand the credit union's commitment to its members and the broader community. What sets NUFCU apart from traditional banks is its genuine desire to educate and empower its members in their financial journeys, providing essential resources to retirement planning. This dedication to financial literacy is a testament to the credit union's mission and its strength in connecting with families like mine.

My background in managing a diverse department equips me with unique insights into the significance of financial wellness and its transformative impact on the lives it serves. I appreciate what the credit union stands for and how important the member is to them. It makes the credit union a friendly, educational and trusted part of a member's life. It would be an honor to serve on the Board and provide some leadership and direction to continually provide the best possible experience for the members.

## Chris Timm

*UNL Business Career Center Director*

*PhD - Educational Studies - UNL*

*MA - Adult and Continuing Education/HR Emphasis - UNL*

*BA - Speech Communication - Chadron State College*

*Current NUFCU Board Member*



My career at the University started in 1990 and soon after that I joined the credit union. I have always appreciated the personal assistance and support from

the credit union. Beyond the support I receive as a member, I have also been impressed with how much the credit union gives back to the university community. Members of management are always willing to come on campus to help present in the classroom, participate in class events and support students as they start their careers.

With my background working with students, University of Nebraska colleagues and professionals in our community, I can put my skills to work for the credit union. I believe my background in the career center uniquely qualifies me to provide valuable insights to the financial needs students have as they graduate from college. I appreciate being approached to serve and gladly accept the nomination to the board and look forward to contributing to the growth and strength of the credit union.

# University of Nebraska Federal Credit Union

# 87<sup>th</sup> Annual Meeting

Save the date

## Thursday, April 17, 2025

6:00 p.m. – 8:00 p.m.

*Dinner and meeting followed by Music Bingo*

We are having a beach theme and invite you to wear your favorite Hawaiian or any floral shirt!

## University of Nebraska FEDERAL CREDIT UNION

1720 P Street, Lincoln, NE 68508

### LINCOLN

1720 P Street  
301 N 52nd Street

*Lobby Hours:*

8:30-5:00 Monday-Friday

*Drive up:*

8:30-5:00 Monday-Friday

9:00-12:00 noon Saturday (East Only)

### KEARNEY

208 W. 29th Street, Ste. C

*Lobby Hours:*

9:00-5:00 Monday - Friday

*Drive up:*

8:00-5:00 Monday-Thursday

8:00-5:30 Friday

## EVENTS

### MEMBER APPRECIATION DAY

Friday, **February 21**

**ANNUAL MEETING** - Thursday, **April 17** | 6:00 pm

### LINCOLN CREDIT UNIONS SCHOLARSHIP CONTEST

Visit [nufcu.org/scholarship](https://www.nufcu.org/scholarship) for more details

Forms are due back by February 28, 2025

## CLOSED HOLIDAYS

### JANUARY

**1** New Year's Day

**20** Martin Luther King Jr. Day

### FEBRUARY

**17** Presidents' Day



find us online at [www.nufcu.org](https://www.nufcu.org) or follow us on

