



LOANS

**DEPOSIT
ACCOUNTS**

**CONVENIENCE
SERVICES**



Welcoming everyone who lives,
works, worships or attends
school in Lancaster County.

4638 W Street, Lincoln
2500 N Street, Lincoln
5705 S. 86th Drive, Lincoln
6700 S 70th Street, Lincoln

402.441.3555 / 888.790.7261
www.linconefcu.org

So, what does Credit Union ownership mean exactly?

Different from banks, credit unions promote the financial well being of members through a system that is cooperative, member owned, volunteer directed and not for profit. In essence, unlike banks, credit unions exist solely to serve members, not to pay high dividends to an outside group of stockholders.

True to the philosophy of "Not for profit, Not for Charity, but for service", a credit union's income is returned to member owners in the form of higher dividend rates on deposits, lower loan rates and lower fees.

Opening a credit union account means you become a member/owner. Some say this isn't important. At LINCOLNE we strongly disagree! Credit union membership/ownership is a step in the right direction to save money now and in the future. Become a credit union member owner and experience the LINCOLNE difference. It's simple and you will be glad you did.

Please contact the credit union and we will be happy to assist you and open your account today.

Thank you,
LINCOLNE Federal Credit Union
Volunteers, Management & Staff

LINCOLNE Federal Credit Union provides a number of valuable services for members. See below for a listing of products & services:

Loans

New/Used Vehicle

Financing:

Traditional Financing with excellent rates, flexible terms and great service.

Financing at dealerships

Extended Warranties

Guaranteed Auto Protection(GAP)

Credit Life / Disability insurance

Real Estate Secured Loans:

Home Equity Loans

Fixed Rate Loans

80% Loan To Value (LTV)

90% Loan To Value (LTV)

100% Loan To Value (LTV)

Home Equity Line of Credit

Variable Rate

First Mortgage Loans

Through Centennial Lending

Mortgage loans range from several adjustable rate programs to 10-40 year fixed Mortgages. Plus the credit union offers new construction and land loans.

Personal Loans:

Line of Credit

Variable Rate

Personal Loan

Fixed Rate

Credit Cards

VISA Platinum Credit Card
VISA Classic Credit Card

Recreational Vehicle / Other Secured Loans:

Boats, Motorcycles, RVs,
ATVs and Others

Other Available Loans:

Overdraft Protection
Share Secured
Certificate Secured

Deposit Accounts

Share Savings Account

Tiered Dividends

Checking Account

Money Market Account

Tiered Dividends

Share Certificates

3-36 Month Terms

Secondary Savings Accounts

Individual Retirement Accounts (IRA)

Traditional
ROTH
Coverdell Education



This Credit Union is federally
insured by the National Credit
Union Administration



We do business in accordance with
the Federal Fair Housing Law and
the Equal Credit Opportunity Act.

CONVENIENCE SERVICES:

Electronic Access

ATM / Check Card - *point of sale transaction*
e-branch - *on-line Account Access*
On-Line Bill Payer - *pay bills online*
e-Statements - *eliminate hard copy statements*
e-Alerts/Notices - *electronic account notification*
Mobile Banking - *on the go, immediate access*
Moneydesktop - *account aggregation software*
Remote Deposit - *Deposit checks via smart phone*
Teledata24 - *telephone audio response*
Courtesy Pay - *checking account protection*
Apply On-line - *on-line loan application*

Other Convenience Services

4 branch locations - *drive up lanes access*
VISA Travel/Gift Cards - *many uses and safe*
Money Orders - *multi-payment uses*
Direct Deposit - *just ask your employeer*
Payroll Deduction - *loan payments*
Free Notary Public Service - *when needed*
Night Deposit - *business & non business hours*

Trusted Third Parties

GreenPath - *financial management counseling*
Mark Steinberger - *securities & long term care insurance*
Centennial Lending - *first mortgage lending*
Tru-Stage - *property insurance for members*
GreenPath - *financial management counseling*



Federal Credit Union

4638 W Street, Lincoln NE 68503
402.441.3555 / 888.790.7261

Monday - Friday

Lobby Hours: 8:30am - 5:00pm
Drive Thru Hours: 7:30am - 5:30pm
Saturday
8:30am - 12:00pm

2500 N Street, Lincoln NE 68510
402.475.7059

Lobby Hours: 8:30am - 5:00pm
Drive Thru Hours: 7:30am - 5:30pm
Saturday
8:30am - 12:00pm

5705 S 86th Drive, Lincoln NE 68526
402.441.3555 / 888.790.7261

Lobby Hours: 8:30am - 5:00pm
Drive Thru Hours: 7:30am - 5:30pm
Saturday
Drive Thru Only - 8:30am - 12:00pm

6700 S 70th Street, Lincoln NE 68516
402.475.7059

Lobby Hours: 8:30am - 5:00pm
Drive Thru Hours: 7:30am - 5:30pm
Saturday
8:30am - 12:00pm

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