

CUNA Nebraska Energy FCU

# MEMBERSHIP BENEFITS REPORT

## Nebraska Energy FCU

### *The Benefits of Membership*

Credit unions generally provide financial benefits to members through lower loan rates, higher savings rates, and fewer fees than banking institutions.

The Credit Union National Association (CUNA) estimates that Nebraska Energy FCU provided \$2,515,696 in direct financial benefits to its 11,721 members during the twelve months ending September 2021 <sup>(1)</sup>.

**These benefits are equivalent to \$215 per member or \$451 per member household <sup>(2)</sup>.**

The per-member and per-household member benefits delivered by Nebraska Energy FCU are substantial. But, these benefits are reported as averages. Mathematically, that means the total benefits you provide are divided across all members (or all member households) - even those who conduct very little financial business with the credit union.

For example, financing a \$30,000 new automobile for 60 months at Nebraska Energy FCU will save members an average \$385 per year in interest expense compared to what they would pay at a banking institution in the state. That's approximately \$1,925 in savings over 5 years.

Nebraska Energy FCU excels in providing member benefits in many loan and savings products. In particular, Nebraska Energy FCU offers lower loan rates on the following accounts: new car loans, used car loans, first mortgage-fixed rate, home equity loans, credit cards loans.

Nebraska Energy FCU also pays its members higher dividends on the following accounts: regular savings, share draft checking, certificate accounts, IRAs.



**Member Benefit Marketing Toolkit**  
Show members how much you save them!  
[www.datatrac.net/memberbenefits](http://www.datatrac.net/memberbenefits)  
Website Widgets • Facebook App  
Digital Lobby Graphics • Member Handouts

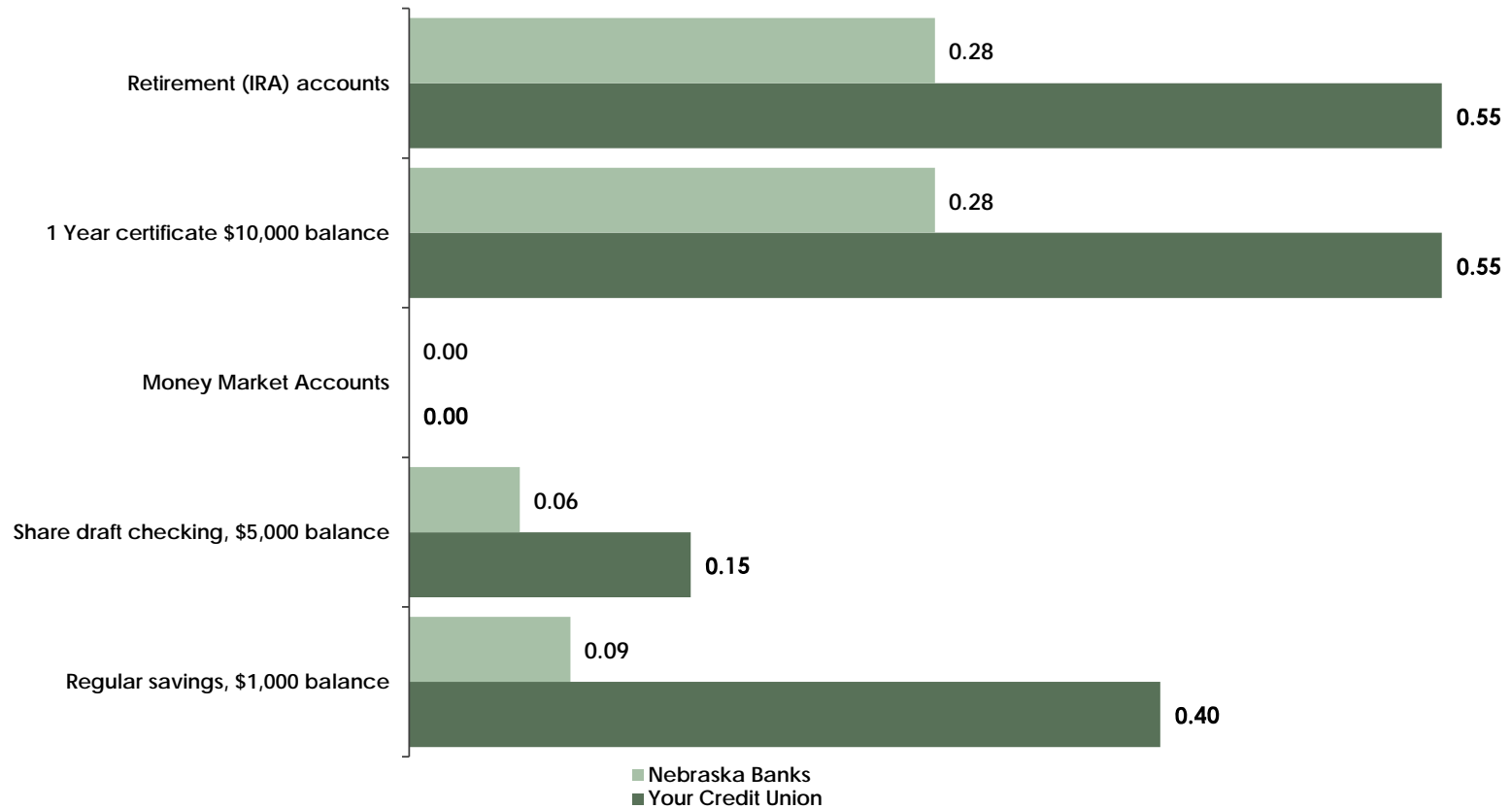
Source: Datatrac, NCUA, and CUNA.

(1) Rates and fees as of 12/28/2021.

(2) Assumes 2.1 credit union members per household.

## Savings Product Comparative Interest Rates (%)

### by Savings Account Type

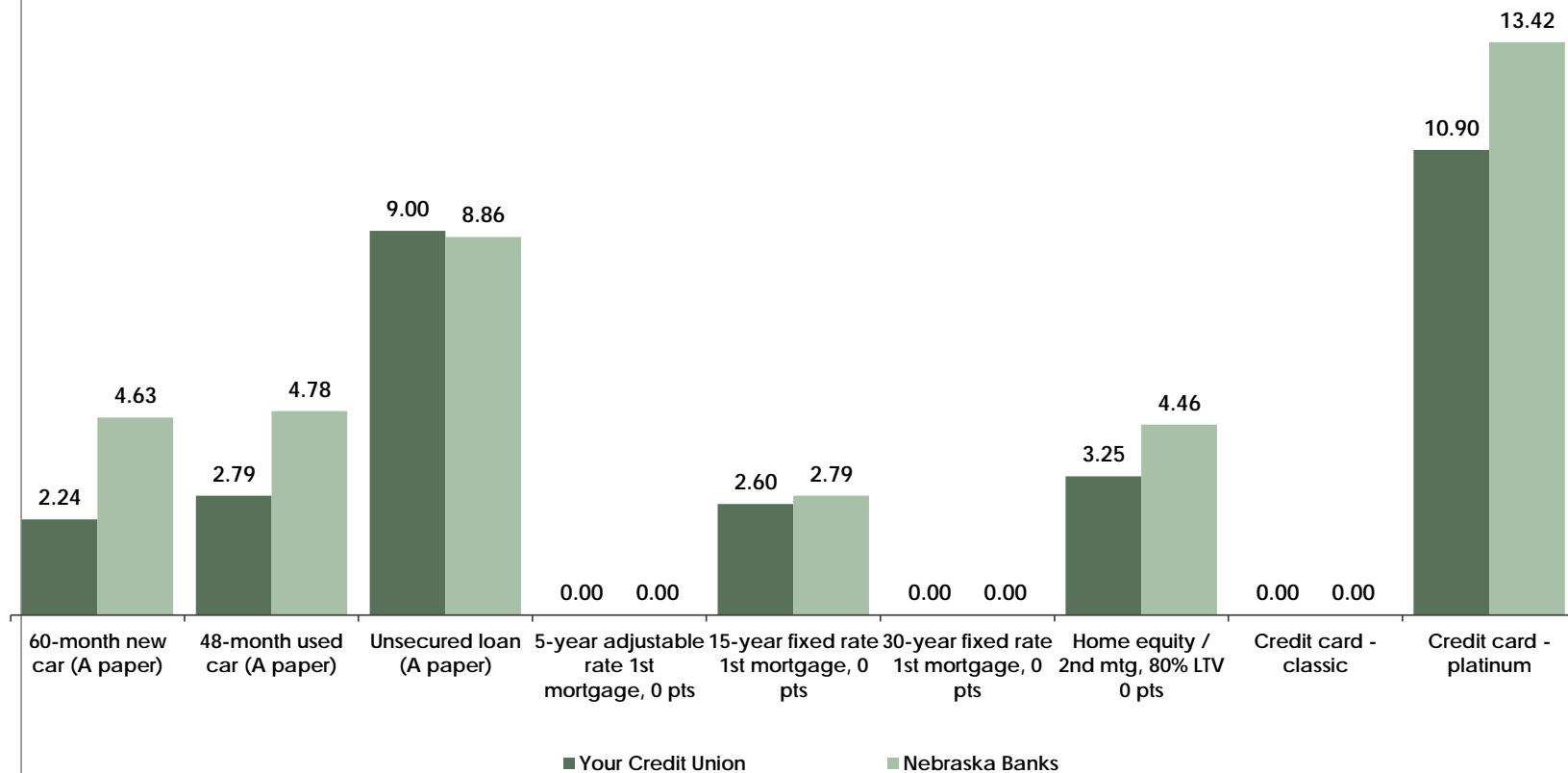


# Membership Benefits Report

CUNA Economics and Statistics

## Loan Product Comparative Interest Rates (%)

by Loan Type

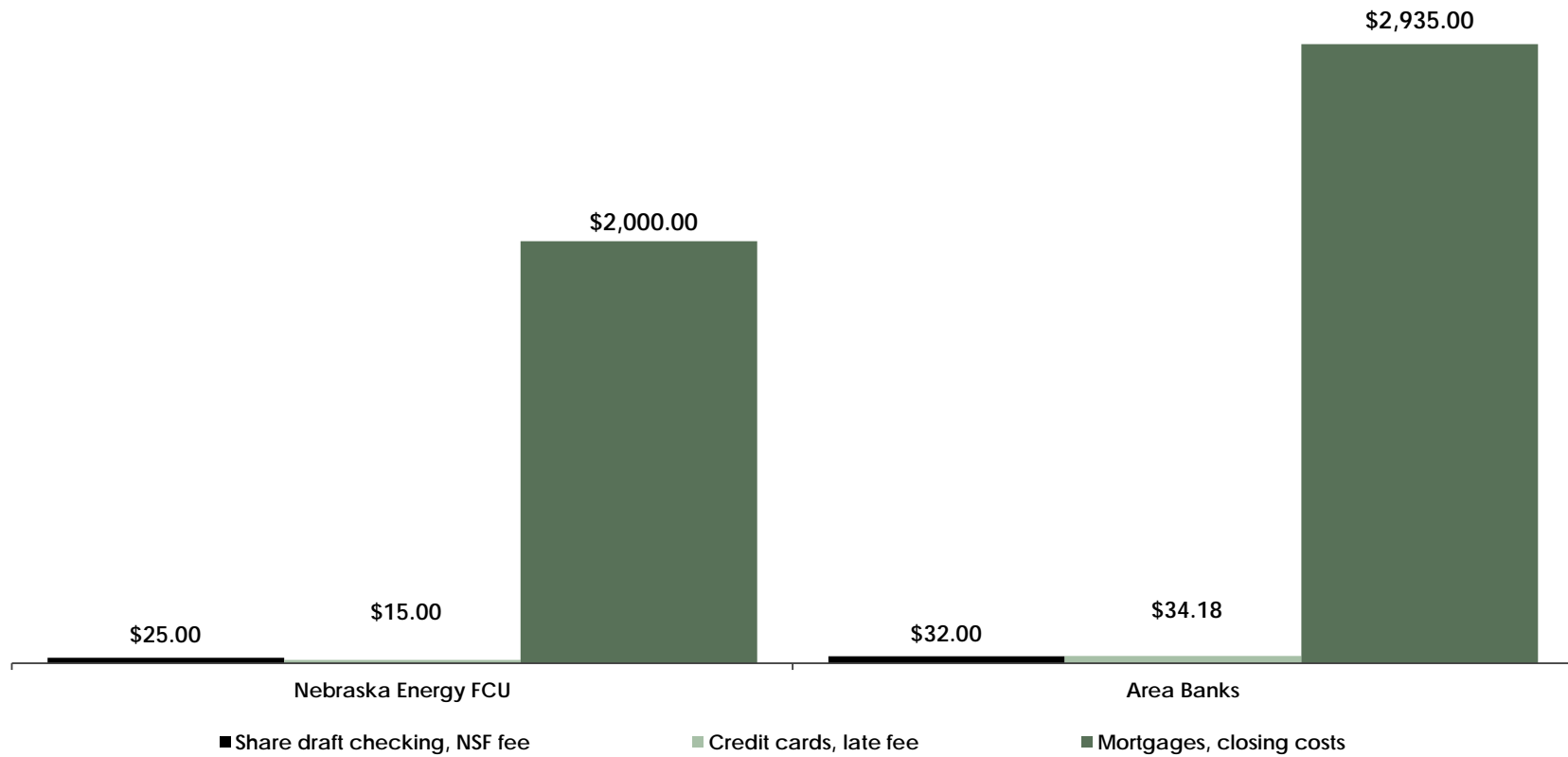


# Membership Benefits Report

CUNA Economics and Statistics

## Comparative Fees

by Type



## Interest Rates at Nebraska Energy FCU and Banking Institutions in Nebraska

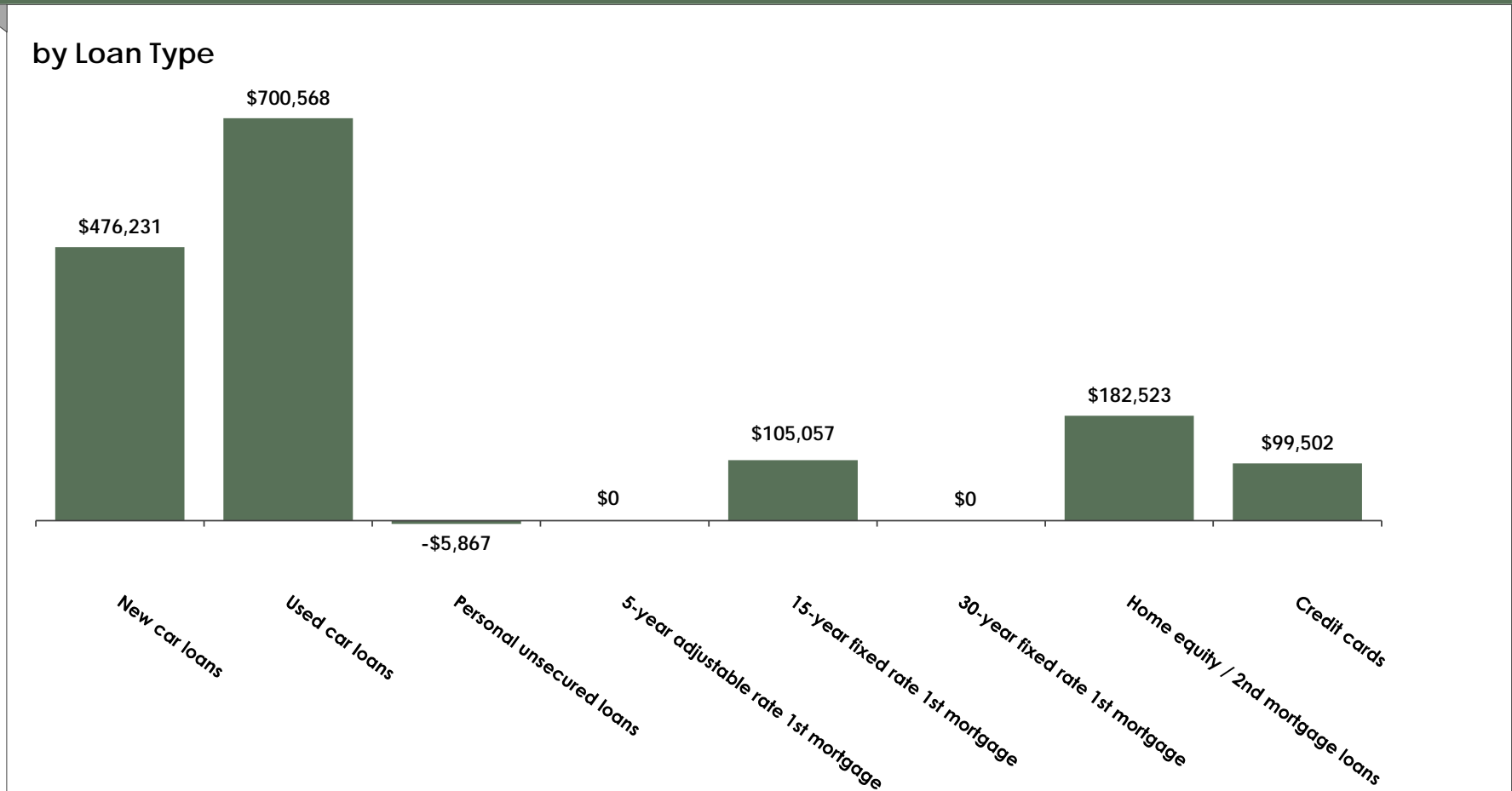
Loan Products	Rate at your Credit Union (%) *	Average Rate at Banks (%) *	Rate Difference vs. Banks (%)
60-month new car (A paper)	2.24	4.63	-2.39
48-month used car (A paper)	2.79	4.78	-1.99
Unsecured loan (A paper)	9.00	8.86	0.14
5-year adjustable rate 1st mortgage, 0 pts	0.00	0.00	0.00
15-year fixed rate 1st mortgage, 0 pts	2.60	2.79	-0.19
30-year fixed rate 1st mortgage, 0 pts	0.00	0.00	0.00
Home equity / 2nd mtg, 80% LTV 0 pts	3.25	4.46	-1.21
Credit card - classic	0.00	0.00	0.00
Credit card - platinum	10.90	13.42	-2.52
<b>Savings Products</b>			
Regular savings, \$1,000 balance	0.40	0.09	0.31
Share draft checking, \$5,000 balance	0.15	0.06	0.09
Money Market Accounts	0.00	0.00	0.00
1 Year certificate \$10,000 balance	0.55	0.28	0.27
Retirement (IRA) accounts	0.55	0.28	0.27
<b>Fee Income</b>			
Share draft checking, NSF fee	\$25.00	\$32.00	-\$7.00
Credit cards, late fee	\$15.00	\$34.18	-\$19.18
Mortgages, closing costs	\$2,000.00	\$2,935.00	-\$935.00

\*Rates and fees as of 12/28/2021. Credit union rates provided by individual credit union, bank rates provided by Datatrac.

# Membership Benefits Report

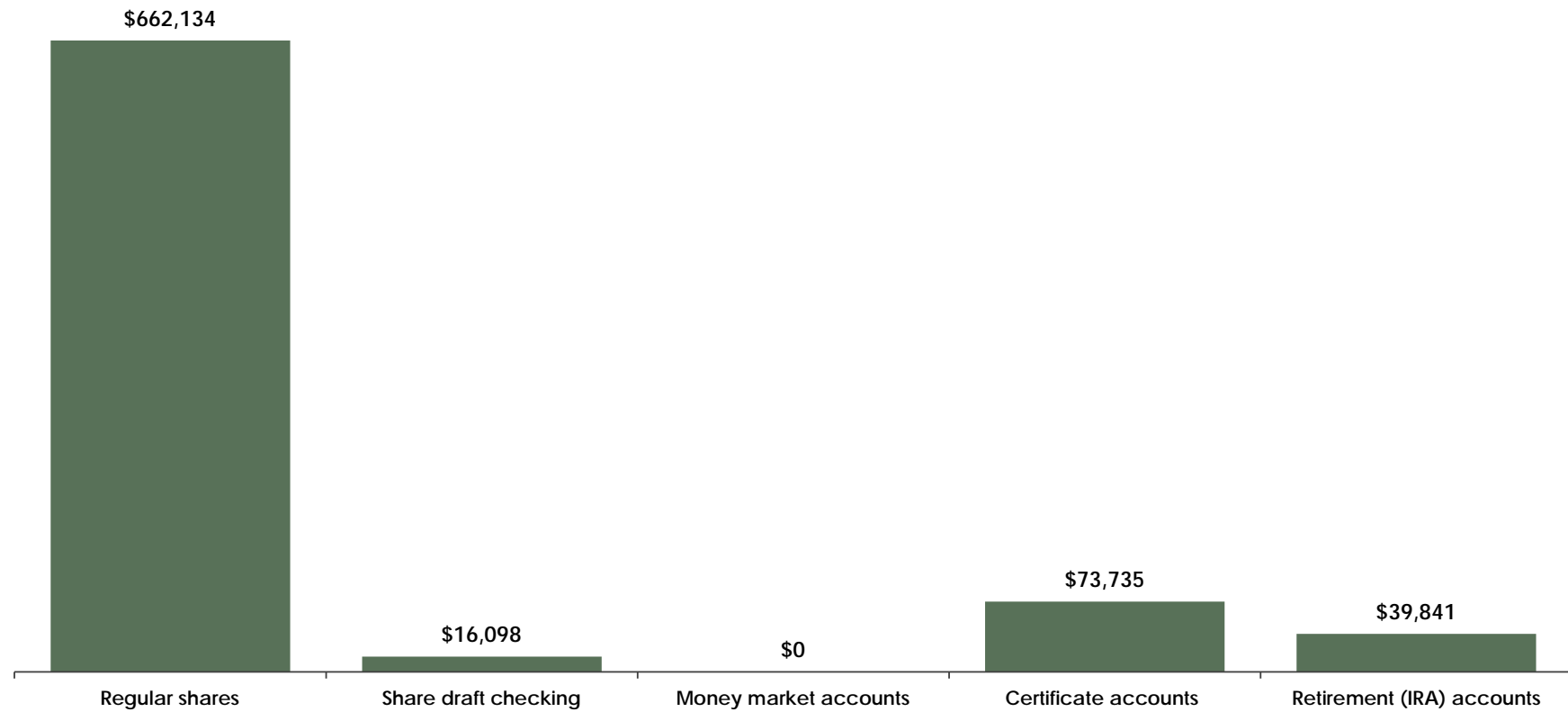
CUNA Economics and Statistics

## Your Credit Union's Total Loan Rate Benefits



## Your Credit Union's Total Savings Dividend Benefits

Compared to Banking Institutions in Your State  
by Account Type

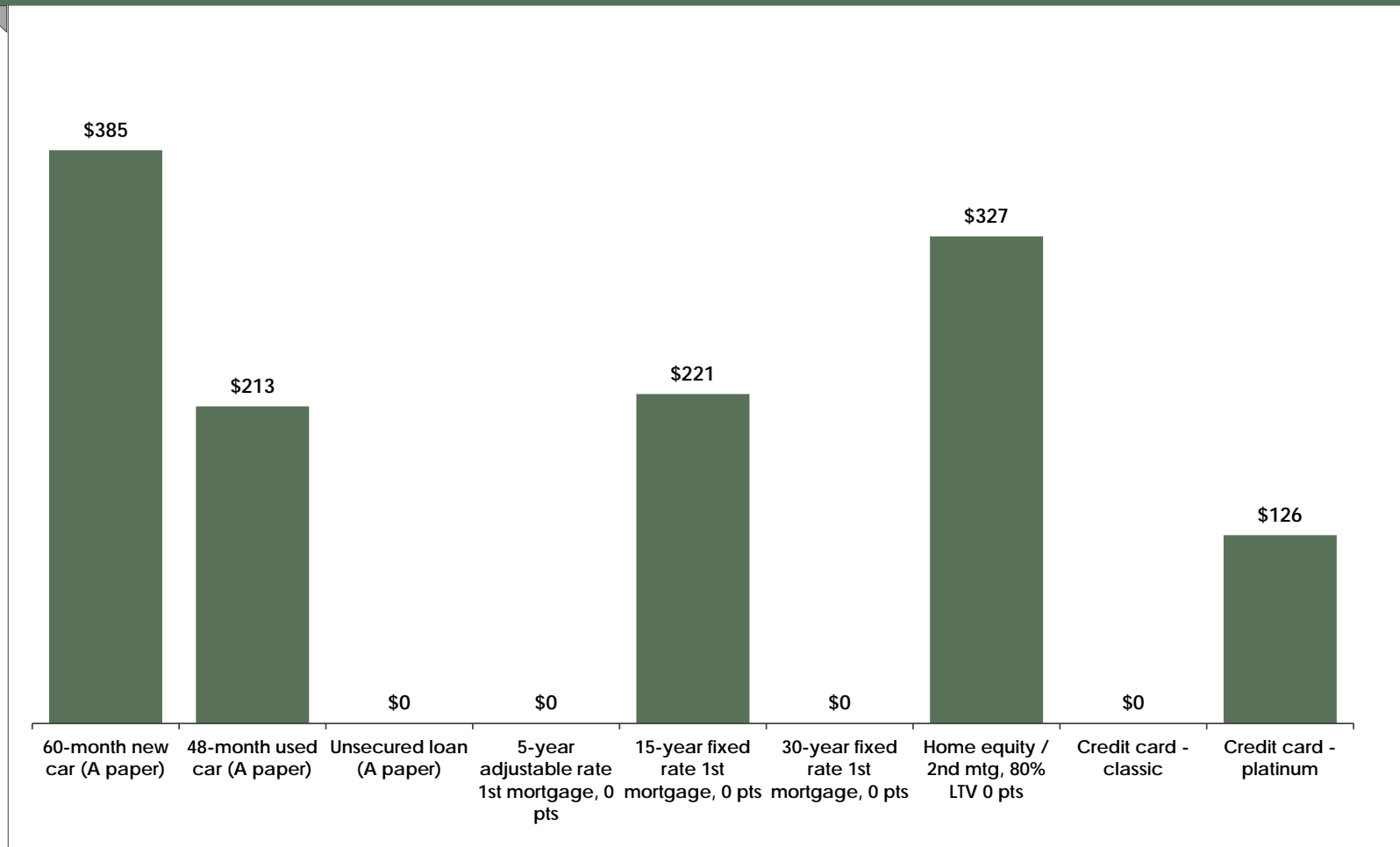




# Membership Benefits Report

CUNA Economics and Statistics

## Annual Member Benefit of Loan Products with Various Terms



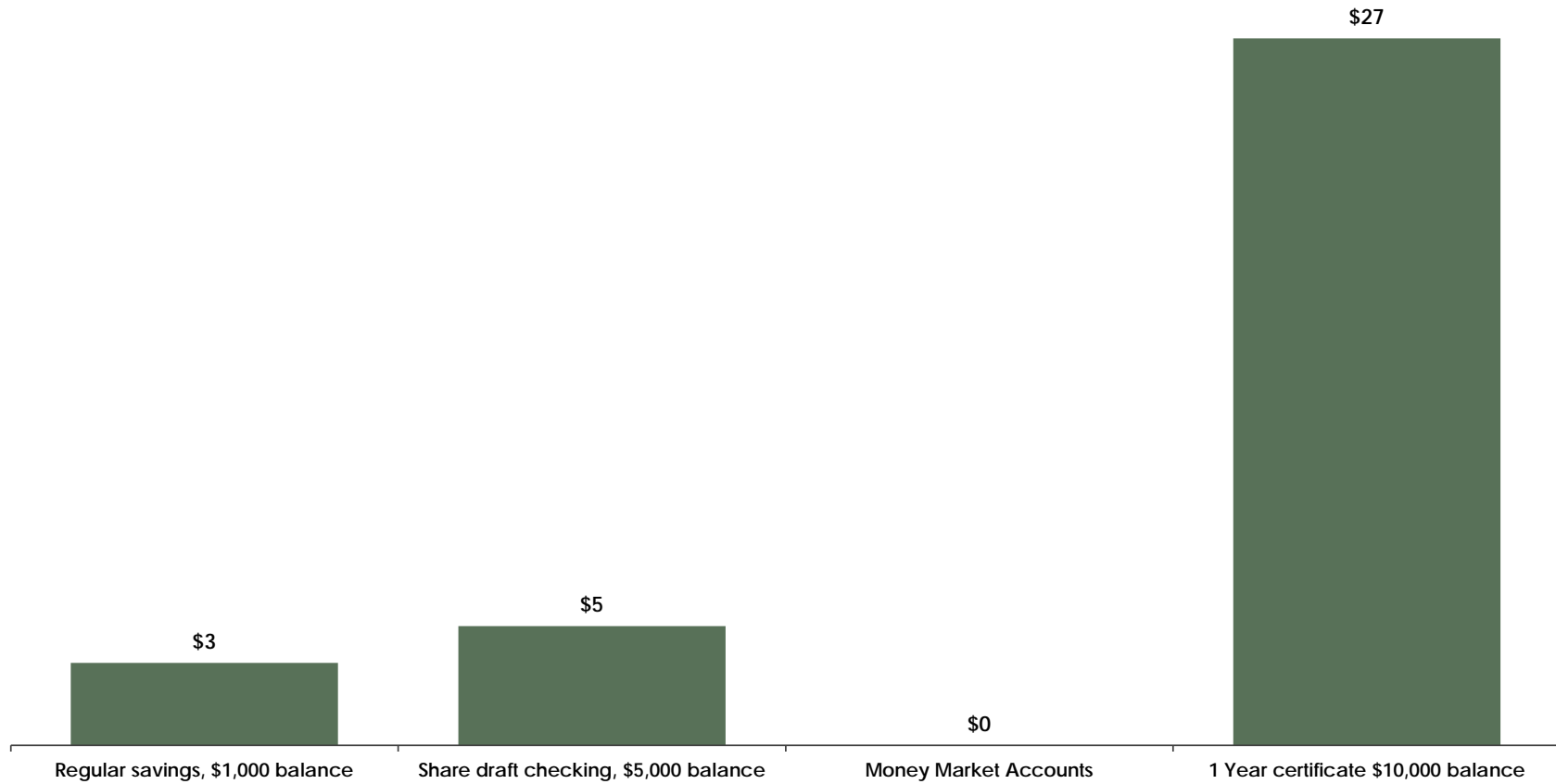
Terms on loan products included are as follows:

New Car: \$30,000; Used Car: \$20,000; Unsecured Loan: \$10,000 (5 years)  
5 Year Adj: \$200,000; 15 Year Fixed: \$200,000; 30 Year Fixed: \$200,000  
Home Equity: \$50,000; Classic Credit Card: \$10,000; Gold Credit Card: \$10,000

# Membership Benefits Report

CUNA Economics and Statistics

## Annual Member Benefit on Savings Products with Various Terms



# Membership Benefits Report

CUNA Economics and Statistics

## Estimated Financial Benefits for Nebraska Energy FCU

Loans	Avg. Balance at Your Credit Union (1)	Rate Difference vs. Nebraska Banks (%) (2)	Financial Benefit to Your Members
New car loans	19,934,322	-2.39	\$476,231
Used car loans	35,257,552	-1.99	\$700,568
Personal unsecured loans	4,190,476	0.14	-\$5,867
5-year adjustable rate 1st mortgage	95,152,369	0.00	\$0
15-year fixed rate 1st mortgage	54,153,159	-0.19	\$105,057
30-year fixed rate 1st mortgage	-	0.00	\$0
Home equity / 2nd mortgage loans	15,084,519	-1.21	\$182,523
Credit cards	3,942,249	0.00	\$99,502
Interest rebates			\$34,721
<b>Total CU member benefits arising from lower interest rates on loan products:</b>			<b>\$1,592,735</b>
<b>Savings</b>			
Regular shares	210,870,831	0.31	\$662,134
Share draft checking	17,690,308	0.09	\$16,098
Money market accounts	-	0.00	\$0
Certificate accounts	27,309,188	0.27	\$73,735
Retirement (IRA) accounts	14,755,957	0.27	\$39,841
Bonus dividends in period			\$0
<b>Total CU member benefit arising from higher interest rates on savings products:</b>			<b>\$791,808</b>
<b>Fee Income</b>			
<b>Total CU member benefit arising from fewer/lower fees:</b>			<b>\$131,153</b>
<b>Total CU member benefit arising from interest rates on loan and savings products and lower fees:</b>			<b>\$2,515,696</b>
<b>Total CU member benefit / member:</b>			<b>\$215</b>
<b>Total CU member benefit / member household:</b>			<b>\$451</b>

Source: Datatrac, NCUA, and CUNA

(1) Average balance as of September 2021 and September 2020 according to the NCUA call report.

(2) Rates and fees as of 12/28/2021. Credit union rates provided by individual credit union, bank rates provided by Datatrac.

# *Certificate of Excellence*

*is hereby granted to:*

## **Nebraska Energy FCU**

*The Credit Union National Association has determined that Nebraska Energy FCU provided \$2,515,696 in direct financial benefits to its 11,721 members during the twelve months ending in September 2021. These benefits are equivalent to approximately \$451 per member household.*

*Credit unions generally provide financial benefits to members by charging less for loans, paying more on deposits and charging fewer/lower fees compared to banking institutions.*



## Nebraska Energy FCU Performance Profile

Demographic Information	Sep 21	Sep 20
Number of branches	1	1
Total assets (\$ mil)	335	297
Total loans (\$ mil)	233	240
Total surplus funds (\$ mil)	99	54
Total savings (\$ mil)	288	253
Total members (thousands)	12	12
Growth Rates (Year-to-date)		
Total assets	12.7 %	10.6 %
Total loans	-3.0 %	5.3 %
Total surplus funds	82.5 %	42.8 %
Total savings	13.7 %	11.8 %
Total members	0.6 %	2.3 %
Earnings - Basis Pts.		
Yield on total assets	256	304
- Dividend/interest cost of assets	50	110
+ Fee & other income	30	26
- Operating expense	137	148
- Loss Provisions	4	11
= Net Income (ROA)	96	61
Capital adequacy		
Net worth / assets	13.7	14.5
Asset quality		
Delinquencies / loans	0.0	0.0
Net chargeoffs / average loans	0.0	0.0
Total borrower-bankruptcies	2	3
Bankruptcies per 1000 members	0.2	0.3
Asset/Liability Management		
Loans / savings	80.9	94.8
Loans / assets	69.5	80.8
Long-term assets / assets	44.3	51.2
Core deposits/shares & borrowings	86.1	82.6
Productivity		
Members/potential members	23.5	23.4
Borrowers/members	75.1	78.2
Members/FTE	470	449
Average shares/members (\$)	24,495	21,677
Average loan balances (\$)	26,399	26,263
Salary & Benefits/FTE	90,980	80,679



Transform member benefits into new business with a **Member Benefit Marketing Toolkit**

The Credit Union National Association (CUNA) and Datarac have teamed up to bring you the analysis in this report. Member Benefit Marketing Tools provides you with practical applications for using data in this report to show members how much you save them, drive in new members, generate more loans and attract bigger deposits.

**Member Benefit Marketing Tools** prove to new and existing members:

- How much you saved your entire membership last year in interest and fees compared to the competition
- How much they will save on their next loan with you
- How much more they will earn on their deposits with you

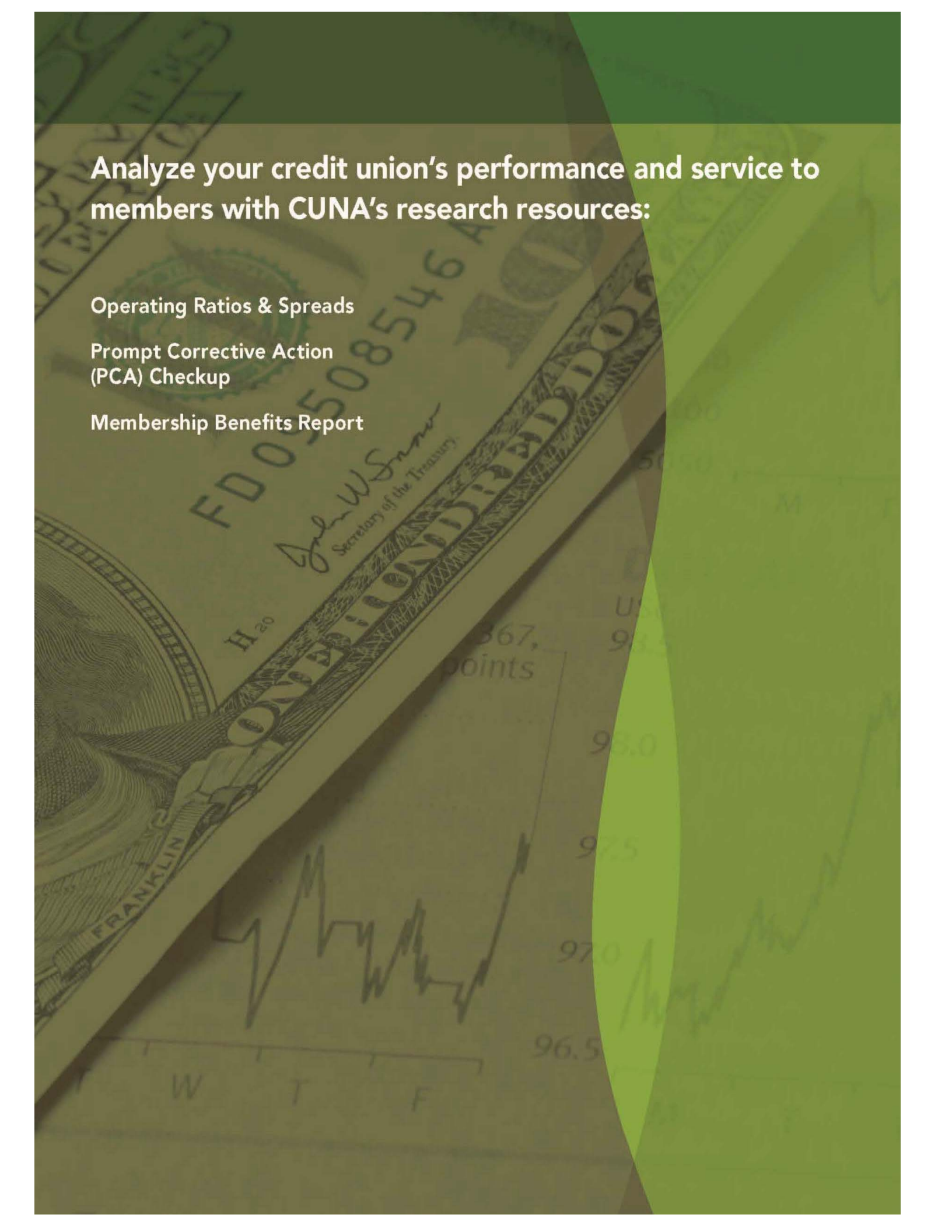
**Member Benefit Marketing Toolkits** include:

- Lead generation for loans, deposits and new members
- Competitive comparison widgets for your website
- Facebook app
- Animated graphics for branch lobby digital displays
- Proof Points for use in marketing collateral
- Award Certification & Trophy
- Press releases
- Newsletter copy
- Member handouts
- Subscription to the CUNA Member Benefits Report

Visit [www.datarac.net/memberbenefits](http://www.datarac.net/memberbenefits) to see live examples, schedule a demo and receive a free competitive analysis.

A screenshot of a Datarac widget with a green background. At the top, a yellow ribbon says 'NEW'. The main headline reads 'Show members how much you save them.' Below this, a white box displays 'Analysis as of May 4, 2017' and 'ABC Financial CU members saved \$10,734,590!' with an 'APPLY NOW' button. A callout box points to this section: 'Savings for your Entire Membership Amount you saved your entire membership last year'. Below, a 'Auto Loan' section shows a comparison between 'ABC Financial 2.74% APR' and 'Jacksonville, Florida Metro 3.70% APR', with a callout: 'Savings by Product Amount a member on their next deposit or loan with you'. At the bottom, a 'Share Certificate' section shows a '27% lower!' savings claim and a callout: 'CUNA Membership Benefits Report Datarac widget links to your custom report'. The CUNA and DATATRAC logos are at the bottom.

Show members how much you save them with **Member Benefits Marketing Tools**



**Analyze your credit union's performance and service to members with CUNA's research resources:**

**Operating Ratios & Spreads**

**Prompt Corrective Action  
(PCA) Checkup**

**Membership Benefits Report**