



A Quarterly Newsletter from Naheola Credit Union • Spring 2024

HOLIDAY CLOSINGS

Memorial Day: Mon, May 27

Juneteenth: Wed, June 19

Corner Office

Spring is such a great time of year, especially here in Alabama. As the days get longer, and warmer, I hope you are all energized for getting back outdoors. We live in such a great part of the country with mountains, lakes, rivers, and the Gulf of Mexico all within a day's drive. Alabama has picturesque landscapes and the cost of living is affordable, however we do have extreme weather conditions and the humidity levels can get pretty high at times, but all in all, we really do live in a pretty, great state.

Spring is also a time for renewal. Spring is a great time to envision endless possibilities, to let go of the old and make room for the new. This can apply to the traditional spring cleaning, but we can also let go of old fears, disappointments, and anger. We've come through some incredibly difficult years and I think we could all use a little renewal. Many of us have put off travel and other activities these past few years. Spring is the perfect time to travel or recreate. Spring is also a great time to start a new activity, like gardening. Working in the dirt boosts our mood by exposing us to sunlight and the benefits of vitamin D. It also lowers stress hormones and decreases the risk of dementia. Gardening is also a great form of aerobic exercise and helps work muscles and increase strength, stamina, and flexibility.

Here at Naheola Credit Union, we are committed to helping our members grow and renew themselves. We offer lending products to help members get out and enjoy the sunshine, with loans for ATVs, RVs, boats and motorcycles. We have home equity loans, which can be used to improve your home, buy a vacation property, or take that trip you've been putting off. Our commercial department provides local businesses with account services and loan products you may think only come from much larger institutions. Whatever your financial goals are, remember Naheola Credit Union is here for you and we look forward to helping you let go of the old and make room for the new.

- Mark Johnson, CEO



Spring Security Checkup

It's time to do a little spring cleaning and update your passwords. NordPass.com looked at the most common passwords of 2023. The most commonly used passwords include "123456", "123456789", "qwerty", "password" and "111111". These passwords are not only easy to remember but also easy to hack, leaving your personal data vulnerable to cybercriminals. Did your current password make the list? Think carefully about the words or phrases you choose to keep your account secure.

Some simple tips to make passwords more secure:

- A single password for multiple accounts creates a higher risk for all the account using that password.
- Never use personal information such as your name, birthday, user name or email address.
- Try to include numbers, symbols and both uppercase and lowercase letters.

Racking your brain to come up with a strong password can be hard, but if you want your emails, online banking, streaming platform credentials secure from the clutches of hackers, it would be wise to put in the effort.



Sign up for Online Banking today and enroll in E-statements

e-Statements save paper and are a quick way to receive your monthly statements. Register through Online Banking and securely access your statements each month. You can access copies of statements for up to 12 months!

1-866-NAHEOLA | www.naheola.com



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www.naheola.com

LOCATIONS

Main Branch

5480 Main Street
Pennington, AL 36916
205-844-5527

Demopolis Branch

698 Highway 80 West
Demopolis, AL 36732
334-287-0661

Butler Branch

302 North Mulberry Avenue
Butler, AL 36904
205-844-5380

Livingston Branch

719 North Washington Street
Livingston, AL 35470
205-844-5018

IMPORTANT NUMBERS

VISA Debit Cards

To report a lost or stolen card call 1-800-472-3272. To reset the PIN for your Visa Debit card please call 1-800-757-9848

VISA Credit Cards

To report a lost or stolen card please call 1-877-871-0939

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Tips to Protect Your *Mobile Device*

For many, your mobile devices house some of your most personal data. Losing your device, whether to burglary or misplacement, could be catastrophic if you don't have the right safety measures in place. Consider these tips to secure your device, and your personal data!

- Avoid public WI-FI – It's easy to connect to public WI-FI when you're out and about, but doing so can leave your device vulnerable.
- Stay abreast of common scams – Scam artists try every method possible to lure victims into sending them money or giving them financial information. They even spoof phone numbers to make calls appear more legitimate. Research common scams to stay alert and always verify authenticity of calls by hanging up on the caller and then phoning the spoofed company yourself to see if they reached out or if the call was indeed a scam.
- Watch out for suspicious texts – You may receive texts noting your account(s) have been compromised and prompting you to click a link. NEVER click on any suspicious link in a text or email. Remember, the credit union, and other legitimate financial institutions and companies will not ask for your personal data via this method.
- Protect kids' devices – Protect your children by closely monitoring their activities on smartphones and tablets. Research apps that can help you limit kids' exposure and/or assess online activity.

FEE/RATE SCHEDULE

ACCURATE AS OF 3/31/2024

Membership par value	\$25.00	Stop payment	\$30.00 per
Membership Fee	\$0.25	Shared Branching Service Charge	\$1.00
Early Account Closure Fee	\$25.00	Domestic Wire In/Out	\$15.00
(accounts < 6 months old at closure)		International Wire In/Out	\$35.00
Account History	\$1.00	Shared Account Excessive Withdrawal Fee	\$1.00 per withdrawal
Cashier's Check	\$2.00	Late Fee on Loan Payments	5% of payment
Check Cashing (approved non-members)	1% of check value	Money Market Excessive Withdrawal Fee	\$1.00 per withdrawal
Check Copies	\$1.00 each	Club Account Withdrawals	\$3.00
Copy Fee	\$0.50 per page	Dormant Account Fee	\$5.00 monthly
Fax Fee (sending/receiving)	\$1.00 per page	Abandoned Property Fee	\$5.00 monthly
Gift Card	\$2.00	Low Balance Fee (<\$25.00)	\$1.00 monthly
Statement Copy	\$1.50	Research Fee	\$25.00 per hour, \$25 minimum
ATM Fee (foreign ATM/foreign card)	\$1.50		
Debit Card Replacement	3rd one \$20.00		
Uncollected Funds Fee	\$35.00 per	Safe Deposit Boxes	
Courtesy Pay Fee	\$35.00 per	3 x 5	\$15.00
Overdraft Fee	\$1.00 per	5 x 10	\$40.00
		5 x 5	\$30.00
		10 x 10	\$65.00