



A Quarterly Newsletter from Naheola Credit Union • Fall 2022

**HOLIDAY CLOSINGS**

Veterans Day: Fri, Nov. 11  
Thanksgiving: Thu-Fri, Nov. 24-25  
Christmas: Mon, Dec. 26

**Corner Office**

As we venture into the third quarter and summer turns to fall, we have some exciting news to share.

Our members' user experience with our digital products is a top priority, and key part of our plan to provide service excellence now and into the future is a redesigned website, online banking and mobile app, each of which will debut soon.

Our redesigned website is set to go live by early next year and will feature easy navigation to products, services, and information, while also offering our members quick access to news, insights, and resources with just a few clicks.

We have been working hard to make sure we offer the best digital experience by implementing new technologies and creating products and services that provide convenient and robust ways to manage your finances. We hope that you will share in our excitement and enthusiasm as we approach their launch.

More information will be released soon on our social media channels, so please stay tuned.

Effective October 1, Naheola Credit Union will no longer provide coupon books for loans. We previously provided these at no cost to our members but, with a few exceptions, they were not used.

We will continue to provide members with loan payment details at closing. We also encourage members to set up automatic payments in a manner that works best from them, including payroll deductions, ACH or automatic transfer from their accounts.

We have a lot of upcoming changes, but we are always keeping our members a priority as we continue to develop products and services to help better your financial well-being!

- Mark Johnson, CEO

# Don't let Christmas shopping sneak up on you ever again!

At Naheola Credit Union, we have two programs to help you to get ready for the holiday season.

First, our **Christmas Club** makes it easy to plan ahead and set aside money for next year's holiday shopping. Not only can you open one of these specialized accounts with as little as \$5, you can also earn interest on your savings all year long. Whether you make manual deposits or have the money deposited directly from your paycheck, the funds will be automatically deposited into your standard checking or savings account on November 1, which allows you to shop with cash—and confidence. Whether you need a little help with this year's holiday shopping list or want advice on how to be better prepared for next year, Naheola Credit Union is here for you! If you have questions or need assistance, please stop by one of our branch locations in person or call us.

Second, our **Christmas Loan Program** makes it easy to cover those holiday expenses that have a way of creeping up on us. According to the National Retail Federation, the average shopper spent 14-percent more during the 2021 winter holiday season than in 2020. Nearly half of those purchases were made using a credit card. Here at Naheola Credit Union, we are here to help you cover holiday expenses without relying on high-interest credit cards. Our Christmas Loan is a perfect short-term way to cover any last-minute expenses with a 12-month term, borrowing up to \$1200, with a rate of 12-percent. If you have any questions or need assistance, please stop by one of our branch locations in person or call us.

## Are You Ready For Christmas Expenses?

**Have you ever considered a Christmas Club?** NCU offers Christmas Club accounts starting November 1 through January 31 every year. Start saving for Christmas throughout the year and not feel the ache in your wallet during the holidays. Christmas Club accounts earn interest daily with those dividends paying quarterly. Set up automatic deposits from payroll on a weekly, bi-weekly, or monthly basis. Christmas Club accounts automatically transfer on November 1 to your savings or checking account. Stop by one of our branches and open your Christmas club on November 1!





1-866-NAHEOLA  
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**

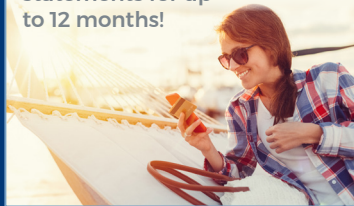
To report a lost or stolen card call 1-800-472-3272. To reset the PIN for your Visa Debit card please call 1-800-757-9848

**VISA Credit Cards**

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

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

You can access copies of statements for up to 12 months!



**FOLLOW US ONLINE AT**



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Equal Housing Lender

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With the holidays right around the corner, we encourage everyone to keep an eye out for these common scam artist practices as you prepare for the holidays. Scammers will take advantage of your kindness by pretending to be a member of a charity. They will contact you through emails, phone calls, or social media platforms. Do not donate unless you have confirmed that the charity is legitimate. While legitimate stores offer holiday sales, scam artists will go the extra mile to create fake ads and even copy the logos of trusted brands. After processing your payment, you'll only receive faulty products, or worse, nothing. Remember, the holidays are a time of joy and celebration. Just be sure to stay vigilant and take extra measures to protect your information. If you believe you've been a victim of a scam, be sure to call us immediately.

As con artists actively find new ways to fool people during holidays, you should also be smart enough to watch out for the signs of scams. These signs include receiving an unexpected text message or email asking you to open a link or attachment. Spelling errors, typos, and poor sentence construction are evident from the text message, email, or ad. They pretend to be someone working at the credit union. We will never call you and ask for your personal financial information over the phone.



**Christmas Loan Program**

Don't fret! If you have not opened a Christmas Club account with us, we have another simple product that can help with holiday expenses and decrease your stress. Our annual Christmas Loan Program begins October 1. These loans are \$1,200.00 at 12% interest for 12 months. The monthly payment will be \$107.00. Contact a branch to see if you qualify beginning October 1.

**FEE/RATE SCHEDULE**

ACCURATE AS OF 09/30/2022

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	\$1.00	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	<b>Safe Deposit Boxes</b>	
Uncollected Funds Fee	\$35.00 per	3 x 5	\$15.00
Courtesy Pay Fee	\$35.00 per	5 x 10	\$40.00
Overdraft Fee	\$1.00 per	5 x 5	\$30.00
		10 x 10	\$65.00