



A Quarterly Newsletter from Naheola Credit Union • Winter 2024

## HOLIDAY CLOSINGS

MLK Jr Day: Mon, Jan 15  
President's Day: Mon, Feb 19

## Corner Office

*'Transitions are a time for reflection, and a time for looking forward.'* This quote from Roy Cooper seemed appropriate as we transition from 2023 to 2024. All of us at Naheola Credit Union hope that you had a joyous Christmas with family and friends, and the New Year is filled with happiness and good health. The New Year inspires reflection on the prior year while holding great promise for the year ahead.

NCU continued to experience strong growth in 2023 even as the pressures of record high inflation and an unstable economy brought many challenges. NCU remains focused on providing exceptional service in every member interaction. Every time we serve a member, a seed is planted. Even from the tiniest seed planted, great things happen. NCU continues to strengthen relationships with our members by providing great service, and by offering products and financial services that meet our member's needs. The start of a new year gives us the opportunity to look at our personal financial situation and establish our financial goals. We need to assess where we are financially so we have a starting point to set our goals from and to grow into the future. NCU provides tools to help you assess and plan your finances. Planning for your financial success is one of the best new year's resolutions you can make. Naheola Credit Union has been working with members for almost 65 years and we are well positioned to meet the financial needs of current members and generations to come.

Whether you have been a member for five decades or five days, thank you for giving us the opportunity to partner with you on your financial journey. We look forward to serving you in the New Year and for years to come.

- Mark Johnson, CEO



Activating eStatements is a great way to manage and monitor your account activities with ease! Moving away from paper statements allows you to access your statement as soon as it's ready – you'll no longer need to wait for it to arrive in your mailbox! Online statements also provide added security by keeping all your account information within reach using online banking, reducing the risk that someone could access info from a mailbox or dumpster and then use that info for fraudulent activity. We can all play a part in reducing the use of paper that needs to be shredded and recycled as well.

Activating eStatements is very simple. First log into the website using [www.naheola.com](http://www.naheola.com). Click on Online Statements under Services on the right side of the screen. Next click the "Continue" button when the "a new window will open for this service" box appears. Click the "Register" button. Finally, complete the contact information and click the "Next" button. A confirmation message will appear if the registration is complete.

Please note that prior statements and documents received in the mail before activation will not be available digitally. Your primary member's email address will be used for document arrival notifications.

## SAVE THE DATE 2024 ANNUAL MEETING

Our 2024 Naheola Credit Union Annual Meeting will be held on Thursday, January 18th at The Warehouse in Butler. The meeting will begin at 6:00 P.M. (CST). The Warehouse is located at 212 North Academy Butler, AL 36904. Go by one of our four branches to get your tickets to attend.

1-866-NAHEOLA | [www.naheola.com](http://www.naheola.com)



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



Federally Insured by NCUA  
Equal Housing Lender

202866-NEWS-1223



## Keep Your Accounts Active Avoid Account Dormancy

We want to encourage everyone to perform at least one financial transaction per year to keep your accounts from becoming dormant, therefore avoiding the account \$5 fee. A dormant account is an account with no activity for a period of twelve (12) months. To avoid this happening to your account, please perform at least one simple financial transaction (i.e., deposit, withdrawal, transfer, etc.) each year to keep your account active!



## Have you made your 2023 IRA Contributions?

We want to remind you that April 15 is your deadline to make a contribution for last year (2023) to your IRA. Today's IRA accounts offer more options than ever before, which allow the IRA to reflect your individual needs. At Naheola Credit Union, we have a variety of IRA options. NCU is here to assist you in selecting the IRA which address your needs based on your financial goals. If you have not yet funded your 2023 contribution for your IRA, you have until April 15, 2024 to contribute to your traditional or Roth IRA and have it count as a 2023 contribution.

## FEE/RATE SCHEDULE

ACCURATE AS OF 12/31/2023

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	\$1.00 per withdrawal
Cashier's Check	\$2.00	Withdrawal Fee	
Check Cashing (approved non-members)	1% of check value	Late Fee on Loan Payments	5% of payment
Check Copies	\$1.00 each	Money Market Excessive Withdrawal Fee	\$1.00 per withdrawal
Copy Fee	\$0.50 per page	Club Account Withdrawals	\$3.00
Fax Fee (sending/receiving)	\$1.00 per page	Dormant Account Fee	\$5.00 monthly
Gift Card	\$2.00	Abandoned Property Fee	\$5.00 monthly
Statement Copy	\$1.50	Low Balance Fee (<\$25.00)	\$1.00 monthly
ATM Fee (foreign ATM/foreign card)	\$1.50	Research Fee	\$25.00 per hour, \$25 minimum
Debit Card Replacement	3rd one \$20.00		
Uncollected Funds Fee	\$35.00 per		
Courtesy Pay Fee	\$35.00 per		
Overdraft Fee	\$1.00 per		
		<b>Safe Deposit Boxes</b>	
		3 x 5	\$15.00
		5 x 10	\$40.00
		5 x 5	\$30.00
		10 x 10	\$65.00