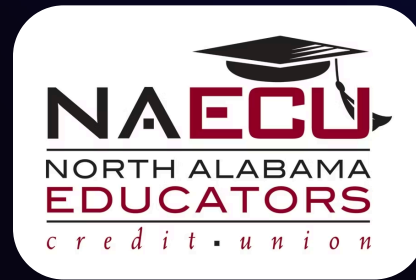


April 2026 NAECU Newsletter

Giving you the most updated information on services, upcoming events, how you can save money, and more!



WHO WE ARE

About NAECU: Your Member-Owned Cooperative



"Not for Profit, Not for Charity, **But for Service.**"

Founded in **1955**, NAECU proudly serves over **11,100 members** — and growing. As a member-owned cooperative, every decision we make is designed to deliver real, tangible value back to you.

Lower Loan Rates

Higher Savings Rates

Reduced Fees



APRIL FOCUS

Celebrating Youth Month: Introducing My First Nest Egg!

✨ Join us!
Youth members can come to any branch for snacks and pick up a "Dive into Lending" map. Ask us about our new APP!! ➡

🌱 New Youth Member Savings!
Up to \$100 match on savings account!
15-month CD earning 4% APY!



🎉 Youth Recognition
Honoring the vital role young members play in the NAECU community this April.

📖 Financial Literacy
Special promotions and educational resources launching this month to build lifelong money skills.

MEMBER BENEFIT

Unbeatable Loan Rates: Drive Your Dreams Forward



Current Auto Loan Rate

As low as **4.75% APR** for up to **72 months**. Perfect for new and used vehicles.

Extended Term Auto Loan Rate

As low as **5.75% APR** for **84-month terms** — lower monthly payments, same great value.

APPLY ONLINE WWW.NAECU.ORG OR VISIT ANY NAECU OFFICE LOCATION.

****QUALIFICATIONS MUST BE MET ON ALL LOANS. RATES AND LOAN AVAILABILITY ARE SUBJECT TO CHANGE WITHOUT NOTICE. YOUR CREDIT WORTHINESS AS WELL AS OTHER FACTORS SUCH AS LENGTH OF THE LOAN AND THE VALUE OF YOUR COLLATERAL WILL DETERMINE YOUR ACTUAL LOAN INTEREST RATE. EQUAL CREDIT OPPORTUNITY LENDER.**

Debit Card Feature: Tap to Pay is here!

Attention members:

There will not be an automatic mass reissue.

- Once your debit card expires, you will receive a card in the mail that has the Tap to Pay feature!
- If you want one sooner than expiration, we will lower the cost to **\$5** per member for replacement cards for 90 days to help with the transition.



HAPPY ANNIVERSARY!!!

Employee Anniversaries- April

Deona, Head Teller of our Sparkman branch, is celebrating 4 years at NAECU!!!



Angie, receptionist of our Main Office, is celebrating 3 years at NAECU!!!



LIMITED-TIME OFFER

Trust & Will Services: Secure Your Legacy

[Home Page - LoveMyCreditUnion.org](#)

April Exclusive

Enjoy a **30% Discount** on Trust and Will services throughout the entire month of April.

Expert Guidance

Work with trusted professionals to create a plan that protects your assets and honors your wishes for generations.

Peace of Mind

Planning today means your loved ones are protected tomorrow. Don't wait – this offer ends April 30, 2026.



LIMITED-TIME OFFER

NAECU Scholarship Deadline

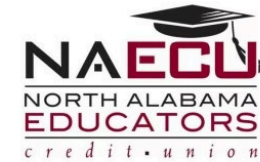
April 30, 2026

1st Place \$1,500 Scholarship

2nd Place \$750 Scholarship

Essay Topic: "How has Artificial Intelligence (AI) changed the education process for teachers and students? What are the advantages and disadvantages of the expanded use of AI in the future in educating our youth?"

Link to Scholarship Application can be found on our webpage banner! www.naecu.org



NAECU Scholarship Application - Deadline: April 30, 2026
1st Place \$1,500 Scholarship
2nd Place \$750 Scholarship

North Alabama Educators Credit Union is making available two scholarships to aid students pursuing a higher education at any accredited college/university of your choice! If you are a graduating high school senior, and an NAECU member, you may be eligible to win a \$1,500 scholarship or a \$750 scholarship to be awarded in the spring of 2026. All students of public and private schools in Madison, Morgan, or Limestone Counties are eligible to join NAECU. To be considered for the scholarships, students must complete the Scholarship Application and satisfy the requirements listed within the application. The deadline for applications is April 30, 2026. (Postmarked or hand-delivered by April 30, 2026)

***(Very Important: Incomplete applications will NOT be considered.)**

Who is Eligible to Apply?

- Applicant must be a 2026 graduating high school senior or equivalent. (Currently enrolled College students and Graduate students are not eligible.)
- Applicant must be a primary account holder at NAECU.

Submit ALL of the following to apply:

1. Completed 2026 NAECU Scholarship Application Form
2. Typed essay of 250 words or more. **Essay Topic:** "How has Artificial Intelligence (AI) changed the education process for teachers and students? What are the advantages and disadvantages of the expanded use of AI in the future in educating our youth?"
3. Unofficial copy of most recent academic transcript
4. A letter of recommendation from either your High School Principal, Teacher, Guidance Counselor, or a Community Leader
5. Copy of acceptance letter to accredited college/university
6. List awards/honors, extracurricular activities, work experience, and any volunteer-community service work
7. How do you plan to pay for college expenses? *List any other scholarships or financial aid that you have been awarded.
8. In 25 words or less include a statement pertaining to: "Any challenges that you have, which makes this scholarship especially important to you."

Selection Process: An independent Scholarship Selection Committee will select and may conduct interviews with finalists. Scholarships will be awarded to qualified applicants on a nondiscriminatory basis. Recipients must submit evidence of acceptance and enrollment in an accredited college/university before payment will be made. Employees, volunteers or immediate family members of employees or volunteers of NAECU are NOT eligible to apply for these scholarship opportunities. **Application Deadline:** Applications must be postmarked or hand-delivered by **April 30, 2026**.



COMING SOON

Upcoming Events: Mark Your Calendars!



Easter

We hope you enjoy your Easter April 5th, 2026!

We are open Good Friday April 3rd, 2026.



Shred Day

May 15th, 3pm-5pm at the Main Office Whitesburg. Limit 50 pounds per person. Paper Only!

Thank you for being our loyal member!

Your goals are our goals. Whether you're financing a vehicle, planning your estate, building credit, or saving for tomorrow – **NAECU is here for every step.**



NAECU.org

Explore services, rates, and resources online anytime.



Visit a Branch

Find your nearest NAECU location or one of over 5,800 branches available through CO-OP Shared Branches.



Get in Touch

Our team is ready to help you achieve your financial goals. Call your local branch or 256-534-2423.



Follow us on Social Media

We would love to be connected on Facebook or Instagram!