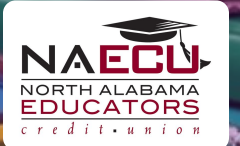




August 2026 NAECU Newsletter

Back to School Special: Your Partner in Savings, Services, and Student Success!





Back-to-School Savings



Student Savings Accounts

Zero fees on student savings accounts — keep every dollar you save working for you.

Parent-Controlled Accounts

Parents stay in control with **joint account management**, spending alerts, and easy transfers — perfect for students of all ages.

Family App

We have a **FREE family app** available for our members! There is also financial literacy lessons available.

We encourage you to check out our youth website: [North Alabama Educators Credit Union - My First Nest Egg](#)

Let's Make Financial Literacy Fun This School Year! 🎓💰

Ready to empower your students with real-world money skills? **NAECU's financial literacy team is excited to visit your classroom this school year!** We bring interactive, age-appropriate lessons on budgeting, saving, smart spending, and building great money habits. **Schedule a session for your class today** and give your students the tools they need for financial success!

MY FIRST NEST EGG YOUTH CORNER 🤪

Every child should be the main character of their own story, and a new school year is a chance to help them build habits that will shape their future. This month's Main Character Habits Bookmark Set is designed to encourage confidence, resilience, responsibility, leadership, creativity, and financial confidence through simple daily actions.

3 WAYS TO BUILD MAIN CHARACTER HABITS

1. **Choose a Habit Together.** Each bookmark highlights a habit that can help children thrive, such as believing they can learn hard things, saving before spending, or trying again after mistakes. Ask your child which habit they want to focus on this year.
2. **Keep It Visible.** Place their bookmark in a favorite book, planner, backpack, or homework space. Daily reminders can help turn small actions into lasting habits.
3. **Celebrate Growth.** Notice and celebrate moments when your child demonstrates confidence, kindness, responsibility, or perseverance. Progress is built one small step at a time.



BACK-TO-SCHOOL EDITION 2026

FEATURED ACTIVITY: MAIN CHARACTER HABITS BOOKMARK SET



This printable bookmark collection helps students focus on the character traits and life skills that contribute to long-term success. Each bookmark includes an inspiring quote and a QR code connecting families to additional learning resources.

Membership Months: July –September



Refer your friends and family! Through the months of July, August, and September, we will provide a \$25 bonus dividend upon opening of a new membership account plus a \$25 bonus dividend for new checking accounts opened.

One new member will win \$150 in a random drawing among new members for each month!





NAECU Visa Credit Card

Don't have a NAECU Credit Card?

Multiple new card offers are available including 0% for 21 billing cycles. Different reward programs available too.

Click below to see card programs available.

****We are available in branch to help you with your credit card payment!**

[Apply For VISA](#)

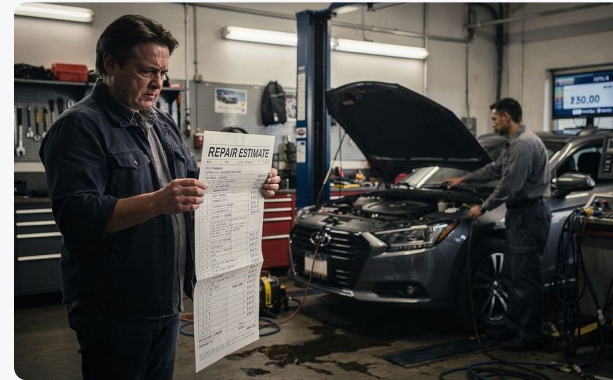
New Loan Opportunities

We're excited to introduce two new loan products crafted with your lifestyle and future in mind.



Back to School Loan (formerly known as School Supply Loan)

Starts **July 6, 2026**, through September 30, 2026. **0% interest rate**. Max amount \$500. Terms and conditions apply. Contact a loan officer for more information.



Family Flex Loan

Max amount \$1000. Fixed 17%APR compared to payday lending services at 456%! Terms and conditions apply. Contact a loan officer for more information.

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.**

Grow Your Savings Smarter

Exclusive CD Rates Just for You!

- 11-month CD at 3.75% - apy – 3.80%
- 13-month CD at 3.85% - apy – 3.91%

SPECIAL 6-MONTH CD & 13-MONTH OFFERS ARE LIMITED TO A MINIMUM OF \$2,000 AND \$50,000 MAX PER PRIMARY MEMBER PER CALENDAR MONTH. SPECIAL 11-MONTH CD OFFER IS LIMITED TO A MINIMUM OF \$5,000 AND \$50,000 MAX PER MEMBER PER CALENDAR MONTH.



GreenPath Financial Services

GreenPath Financial Services offers **free, confidential financial counseling**. Their certified counselors provide personalized guidance on:

Debt Management

Personalized strategies to reduce and eliminate debt at your own pace.

Budgeting & Planning

Build a realistic budget and long-term financial plan tailored to your life.

Credit, Loans & Home Buying

Expert guidance on credit improvement, student loans, and the home buying process.

📄 **New Clients:** Visit www.greenpath.com or call **1-800-550-1961**.



HAPPY ANNIVERSARY!!!

Employee Anniversaries- April

Dessie, Head Teller at our Main Office branch, is celebrating 14 years at NAECU!!!



Rebecca, ESR, is celebrating 6 years at NAECU!!!



Nikki, Head Teller at our Athens branch is celebrating 3 years at NAECU!





Coming soon- Mobile App Users!!

Soon, we will have push notifications to alert you to important news & events. We will not overload on these notifications.

Thank You for Being Our Loyal Member — Let's Make This School Year Count!

Back-to-school season is the perfect time to set your family up for financial success. Whether you're opening a student savings account, budgeting for school supplies, planning for college, or building credit for your future — [NAECU is here for every step of the journey.](#)



Student Savings

Open a youth or student savings account and start building good money habits from day one. Every dollar saved today is a step toward a brighter tomorrow.



Back-to-School Expenses

From supplies to laptops to extracurriculars, we can help you save money for the school year ahead by low loan rates.



College Planning

Start planning early for higher education. Our team can help you explore savings accounts and certificates of deposit to earn interest and make college more affordable.

Your goals are our goals — and this school year, we're ready to help your family thrive financially.