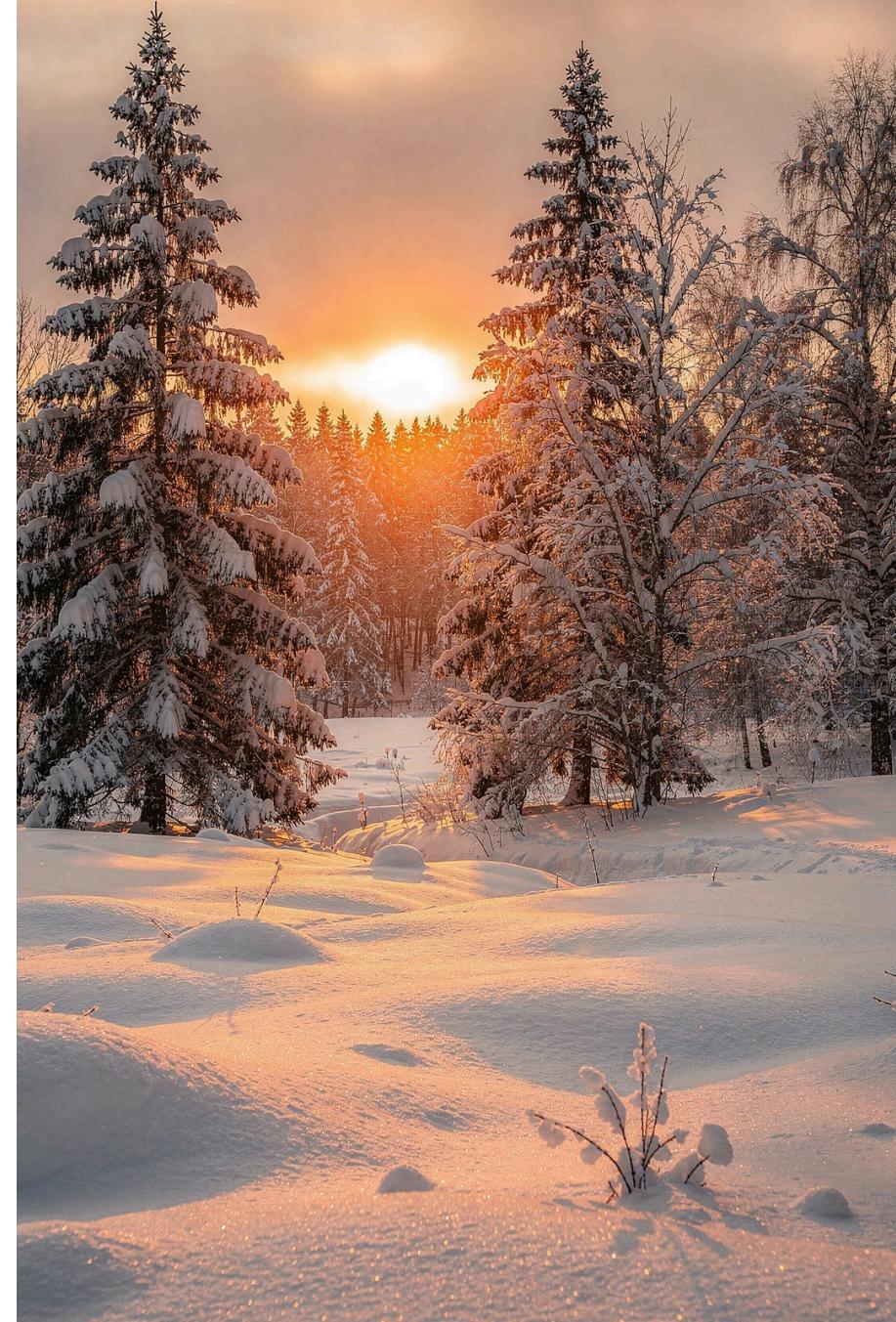
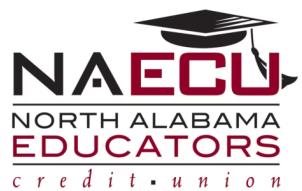


February 2026 NAECU Newsletter

Your partner in financial success—discover great rates
and exclusive opportunities!



Welcome Back to our Newsletter! Hope you are staying warm this winter!

Here are some tips for staying warm during a power outage:

When power goes out, staying warm becomes essential for safety and comfort. Here are some tips and tricks to help you stay warm during a power outage.

- **Choose a room:** Select a small, interior room with few windows to conserve heat. Close doors to unused rooms and block drafts with towels or blankets.
- **Use blankets and sleeping bags:** Cover windows at night, hang blankets or sleeping bags over windows, and use them indoors to stay warm.
- **Layer your clothing:** Wear multiple thin layers, keep hats and socks on indoors, and share space with others to stay warm.
- **Eat warm foods:** Your body generates heat by digesting, so eat high-calorie foods to stay warm.
- **Stay dry:** Change out of sweaty or damp clothes immediately to avoid rapid heat loss.

NAECU Scholarship is available to apply!

You can click on the link below for detailed information on the scholarship or go to our website to apply! Deadline is April 30th, 2026.

*Available for graduating high school seniors

*A \$1500 and \$750 scholarship will be awarded

[2026 NAECU Scholarship Application.pdf](#)



Holiday Closure

We will be closed for President's Day Monday,
February 16th, 2026.

We will reopen Tuesday, February 17th, 2026

Mark Your Calendars:

70th Annual Membership Meeting

Monday, February 23, 2026

5:00 PM at the Holiday Inn-Research Park

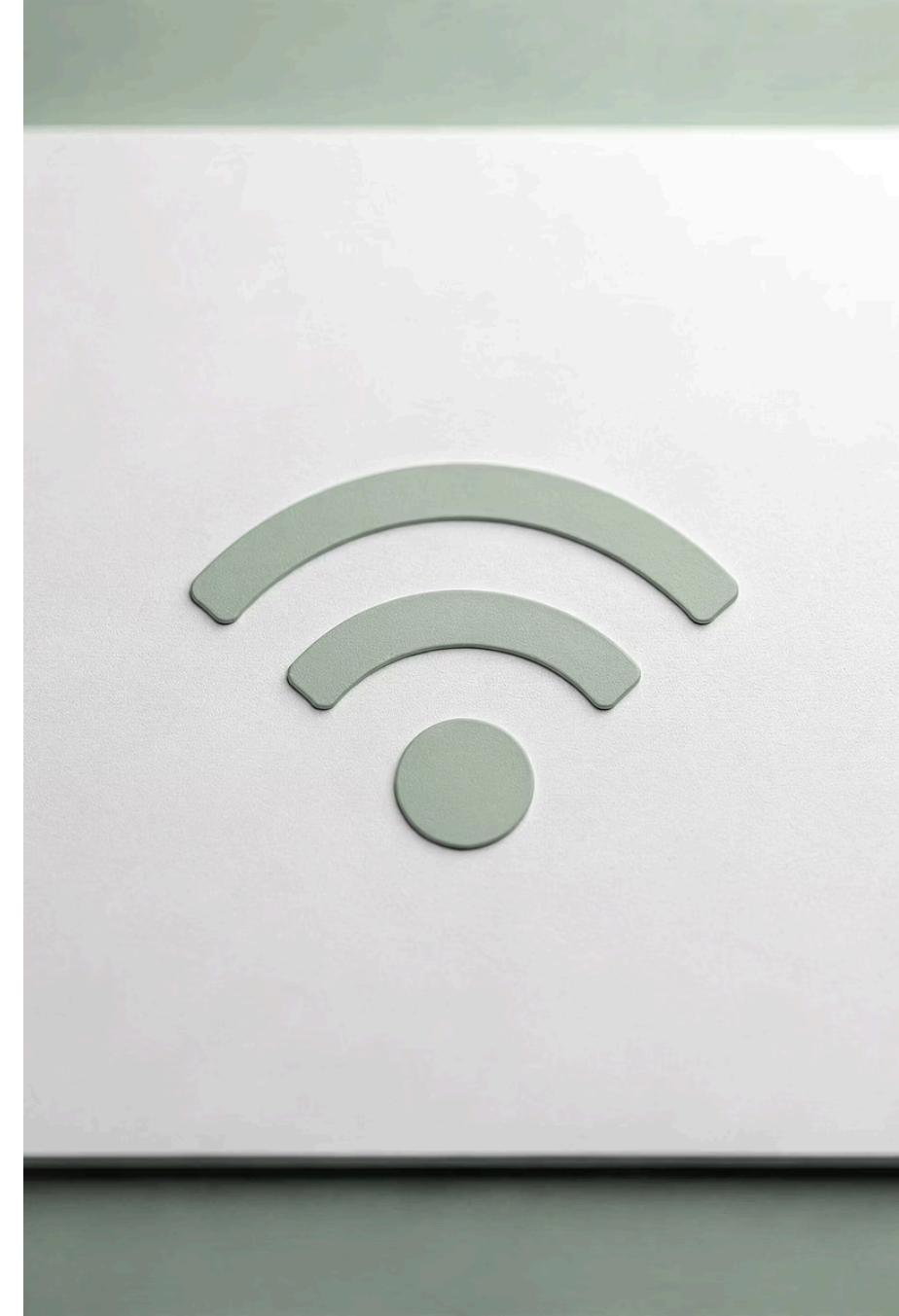
All NAECU Offices will close at 4:00 PM on this date.



Coming Soon!

*New simplified online applications! We heard your concerns and we have revised the applications to make getting an account or a loan seamless for you!

*Tap to Pay!! We know you have waited patiently for this, and we are so close to this new debit card feature! March 2026 is the live month given by our card processor!



Savings Accounts Worth Checking Out!

Featured Savings Accounts



Christmas Club
Prepare for holiday expenses.
Pays 0.65% APY



11-month CD Special
3.55% Rate
3.60% APY
Compounding



Round-Up Checking
Save your spare change.
Pays 2.02%APY

Current Vehicle Loan Rate Highlight

As low as 4.85% APR for 72 months

As low as 5.85% APR for 84 months

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.



Thank you for being a part of North Alabama Educators Credit Union!

Contact Us

Contact us during our business hours

256-534-2423 or visit www.naecu.org

Follow us on social media for real time updates!