

New Year's Greetings from North Alabama Educators Credit Union!

Happy New Year from North Alabama Educators Credit Union! We hope you had a wonderful holiday season. As you turn the page on a new year, we're here to help you achieve your financial goals.



by Jessica Gardner



New Years Resolutions

Start your year right with these smart financial goals that can help secure your future.

Build Emergency Savings

Aim to save 3-6 months of living expenses in an easily accessible account for unexpected costs.

Reduce Debt

Create a plan to pay down high-interest debt and avoid taking on new unnecessary debt.

Track Your Spending

Monitor your monthly expenses and create a realistic budget that helps you save.

Plan for Retirement

Maximize your retirement contributions and review your investment strategy regularly.

Remember, we're here to help you achieve these financial goals with our range of services and expert guidance.



Consolidate Debt with Our Low-Interest Loans

Lower Interest

Our low-interest debt consolidation loans make it easier to manage debt and save money.

Simplify

Consolidate multiple debts into one manageable loan with a single monthly payment.

Control

Take control of your finances with our flexible loan terms and payment options.



Make Sure Your Financial Information Is Safe



Real-Time Alerts

Did you know you can set alerts in online banking app to allow us to notify you of deposit/withdrawals, daily balances, and check clearing?



Secure Logins

Never use the same passwords for your financial accounts. Greater security passwords include a combination of upper/lower case letters, numbers, and symbols.

You can also set up biometrics where you can set up a thumbprint or Face ID!



Fraud Monitoring

We will call you if your debit card has some unusual activity or if something is suspicious. Let us know if the transaction was done by you.

Take Advantage of Our Free Financial Counseling with GreenPath Financial Wellness

1 Budgeting

Create a personalized budget that helps you reach your financial goals.

2 Financial Counseling Services

Develop a plan that's right for your needs and goals.

3 Debt Management

Learn strategies for managing debt and achieving financial freedom.

Go to their website by clicking the orange hyperlink—→ [Greenpath Financial Wellness](#)

Call GreenPath 844-293-5459.



GreenPath Financial Wellness is a trusted national nonprofit with more than 60-years of helping people build financial health and resiliency. Our NFCC-certified counselors give you options to manage credit card debt, student loans and homeownership.

Reminder : New Service for our Mastercard Debit Cards!

Contactless Pay through your mobile device

1 — Available December 17th through Apple Pay, Samsung Wallet, and Google Wallet.

2 — Directions:

Click on the app. Add to wallet. Select debit card. Upload card information manually or by photo. Follow any additional required steps.

3 — Accepted

Accepted at most retailers.

Holiday Closure January 20th

Martin Luther King Jr. Day

Our offices will be closed on Monday, January 20th in observance of Martin Luther King Jr. Day.

We will reopen for normal business hours on Tuesday, January 21st.



Ending the Year : NAECU Employee Christmas Party



Celebrating Together

NAECU team members
enjoying festive
celebrations and
holiday cheer



Holiday Feast

Beautiful holiday dinner
spread for our annual
celebration



Gift Exchange

Annual Secret Santa gift
exchange bringing
smiles to everyone

Important: Annual Meeting Date

Monday, **February 24th** at 5:00 PM. Holiday Inn-Research Park. Offices will
close at 4 pm on this date.

Please join us as we celebrate our **70th anniversary** at our Annual Meeting
this year.





Wishing You a Prosperous New Year!

We wish you a happy, healthy, and prosperous New Year! We're excited to be your financial partner in 2025.