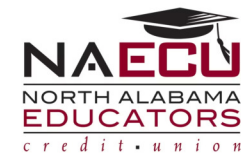




January 2026 NAECU Newsletter

Your trusted financial partner bringing you the latest
rates, updates, and opportunities for the new year!



Welcome to 2026:

Highlights for the new year!



New Rates

Start the year strong with competitive rates and flexible terms designed to help you save and borrow smartly



Member-First Service

Our unwavering commitment to exceptional member service and financial empowerment continues throughout 2026



Stay Connected

Keep informed with the latest loan rates, credit union updates, and financial resources tailored for you! Follow us on Facebook and Instagram.

New Year's resolutions ideas for 2026

The New Year is a time for reflection and setting goals, especially when it comes to finances. Here are some of the best financial New Year's resolutions for 2026 that many Americans are considering:

Max out your 401(k) match

Take advantage of any employer-provided retirement plan contributions to boost your savings.

Trim the (financial) fat

Focus on paying down recurring bills and other expenses that add up.

Take stock of your financial health

Review your financial situation to understand where you stand and where you want to be.

Save for major life milestones

Consider saving for vacations, travel, or other significant expenses.

Put your savings on autopilot

Direct a portion of each paycheck into a high-yield savings account to build your savings effectively.

Build your budget to last

Create a budget that includes income and fixed expenses, and set aside a realistic amount for discretionary spending.

Create and stick to a budget

Budgeting is a powerful tool to ensure you stay on track with your money goals.

January is a perfect time to start saving!

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% for 72 months

As low as 5.85% 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.**





Fixed Rate First Mortgages

Effective January 1, 2026

15-Year Fixed Rate First Mortgage

(Payment \$9.00 per \$1000 borrowed)

5.35% APR – Build equity faster with competitive short-term rates

20-Year Fixed Rate First Mortgage

(payment \$8.00 per \$1000 borrowed)

5.75% APR – Balance affordability with accelerated payoff.

*** For Purchases:* Maximum amount for financing is either 85% of the appraised value or 85% of the sales price whichever is less on owner occupied property.**** Maximum loan amount is \$250,000.

*** For Refinances:* Maximum amount is 85% of the appraised value or \$250,000 whichever is less on owner occupied property.****

NMLS 634521





Personal & Other Loan Rates Snapshot

Consumer Loans

As low as **7.60% APR** for 60 months

- Purchase for mowers, furniture, computers, or appliance \$15,000 or less
- Copy of invoice required and check is made payable to store!

Personal Loans

As low as **10.00% APR** for 60 months

Payday Alternative Loans- Any Season Any Reason

Rates as low as **6.99%** for 12 months or as low as **7.99%** for 24 Months

- Better alternative to predatory lending

Debt Consolidation Loans

As low as **8.99% APR** for 60 months

- Combine credit cards to pay one interest charge

******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.**

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



Holiday Closure

**January 19th, 2026 We will be closed for Martin Luther
King Jr. Day**

We will reopen January 20th, 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.



People Helping People Since 1955

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

**Together, let's make 2026 a year of financial growth,
security, and prosperity!**

