

July 2026 NAECU Newsletter

Let's Grow Together

Your monthly connection to news, resources, and opportunities from your credit union family.





HOLIDAY NOTICE

Independence Day Holiday

In celebration of the **4th of July**, all of our branch locations will be **closed on Friday, July 3, 2026**. We hope you enjoy a wonderful holiday with family and friends!

Branches Closed

Friday, July 3rd — all day

Digital Banking Open

Online & mobile banking
available 24/7

Resume Normal Hours

Monday, July 6th — all branches reopen

TRAVEL NOTICE

Traveling This Summer?

Before you head out on your next adventure, **let us know your travel plans!** Adding a travel memo to your account helps ensure your debit cards work smoothly while you're away — and prevents any unexpected blocks on your transactions.

Why It Matters

Without a travel notice, our fraud protection system may flag out-of-area transactions and temporarily block your card for security.

How to Notify Us

- **Call us** at your local branch before you leave

Safe travels — we're here to support you wherever your journey takes you! 



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.

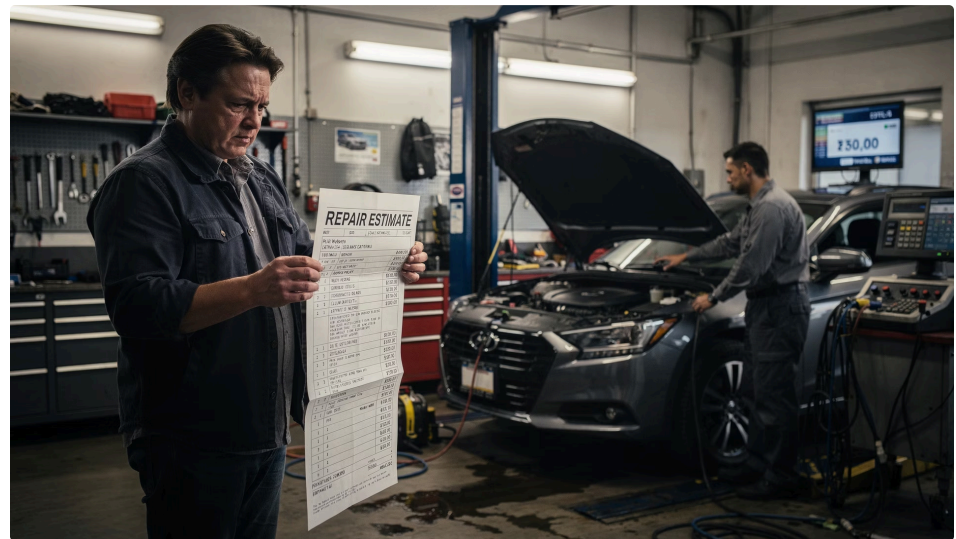




Any Season, Any Reason Loan

Our **Any Season, Any Reason Loan** is your flexible financial partner for whatever comes next, **whether planned or unexpected.**

For an unsecured rate, this loan generally provides the lowest interest rate available.



Reduced loan rate

For 12 to 24 month terms

Max amount \$5,000

Apply in branch or by clicking on the application button below:

[Loan Application](#)

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)

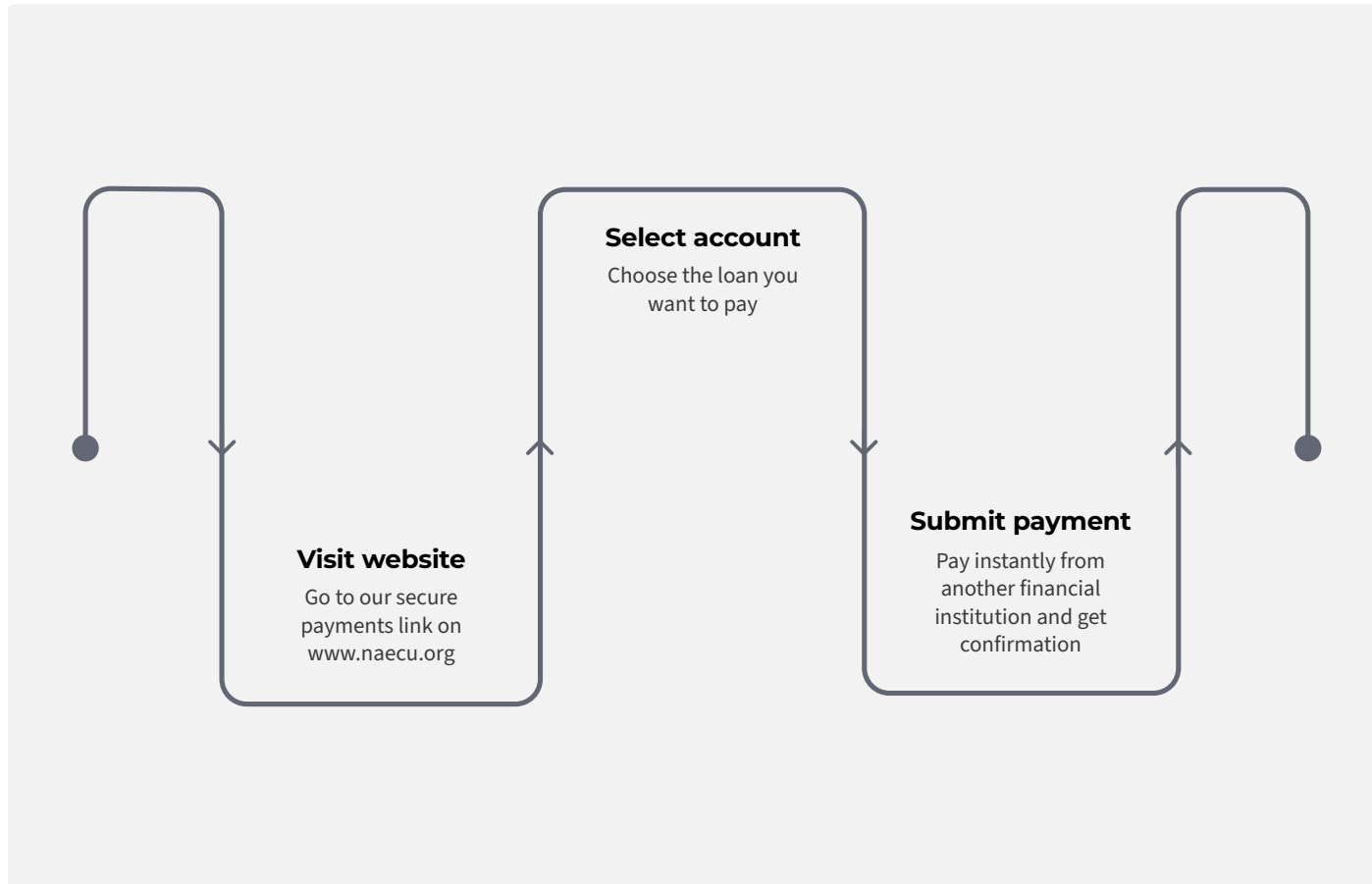
Starts **July 6, 2026**, through September 30, 2026. **0% interest rate**. Max amount \$500. Terms and conditions apply. Contact a loan officer for more information.



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.

Simplified Loan Payments



Why Pay Online?

- No stamps, checks, or envelopes required
- Payments process instantly and securely
- Available 24/7 — pay on your schedule
- Receive immediate confirmation every time

Head to our website today and experience the ease of modern loan management.

Youth Account Newsletter

My First Nest Egg Youth Account

My first business challenge! This summer our youth account members, ages 13-18, can enter for a chance to win cash prizes!

MY FIRST NEST EGG YOUTH CORNER | 2026 JULY



Experts are calling this one of the toughest teen summer job markets in decades. That makes it the perfect time to help kids think creatively about earning money, solving problems, and building confidence through entrepreneurship.

3 WAYS TO ENCOURAGE ENTREPRENEURIAL THINKING:

- 1. Help Kids Look for Problems to Solve.** Neighbors need help with pet sitting, yard work, tutoring, organizing, tech support, and more. Sometimes the best business ideas start with simply being helpful.
- 2. Teach Kids to Think Creatively.** A summer job doesn't always have to come from an application. Small business ideas and side hustles can teach just as many valuable lessons.
- 3. Focus on Confidence, Not Perfection.** The goal isn't building a huge business. It's helping kids practice responsibility, communication, problem solving, and initiative.

FEATURED OPPORTUNITY: MY FIRST BUSINESS CHALLENGE

This summer, kids can take their ideas one step further through the My First Business Challenge — a fun opportunity to submit a business idea and compete for real cash prizes.

Whether it's a product, service, side hustle, or creative idea, the challenge helps kids build real-world money skills while encouraging entrepreneurship and confidence.

Cash Prizes:  \$300  \$200  \$100

Enter here: <https://myfirstnestegg.com/my-first-business/>

BONUS ACTIVITY: SUMMER CEO BOOKLET

Families can also use the Summer CEO booklet to help kids brainstorm ideas, set goals, track earnings, and build confidence throughout the summer.

Download the activity [HERE](#)



Looking for a FREE chore, allowance, and financial education app?
Download our award winning My First Nest Egg program using code: **MyNAECU**.



Back to School Supply Drive

Help us make sure every student in our community starts the school year ready to succeed. **Throughout the month of July**, drop off supplies at any of our branch locations.



All Branch Locations

Collection available at every branch throughout July



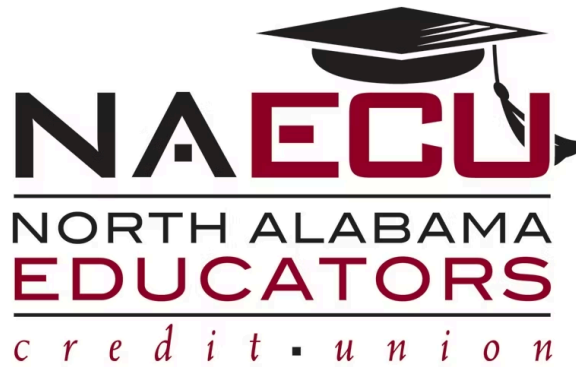
Local School Partners

Supplies distributed directly to partner schools in our area



Most Needed Items

Notebooks, pencils, backpacks, and crayons are in high demand



Thank You for Choosing Us

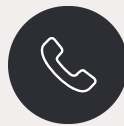
We are honored to serve as your **local, member-owned credit union**.

Everything we do is for you — our members, our community, our family.



Visit Our Website

Explore all member benefits and resources online!



Contact Us Anytime

Our team is here to help with any question!



Refer a Friend

Help grow our community!