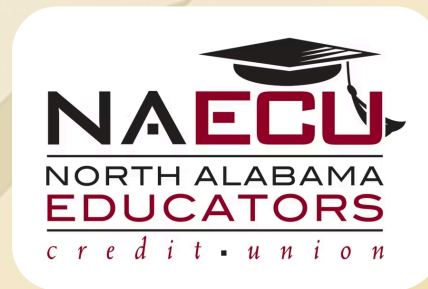


**June 2026**

# **NAECU Newsletter**

**Big news, great rates, and everything you need to make this summer your best one yet. Let's grow together!**





# Summer is Here!

## Let's celebrate the season!

Summer brings time to relax, recharge, and enjoy the moments that matter most. Are you planning a vacation, improving your home, or tackling new goals?

We have a variety of loans to choose from!

Check out our website for more information:

**[North Alabama Educators Credit Union - Loan Products](#)**

# Easy Equity Mortgage Loans

This type of loan allows you to borrow against the equity you've built in your home, providing a way to access cash for **big expenses like travel, home renovations/improvements, college education, debt consolidation or real estate acquisition.**

Borrow up to \$50,000 using your residence as security. This is ***not*** a Line of Credit equity loan.

- \$125.00 application fee for loans under \$20,000.00.
- \$400.00 application fee for loans \$20,000.00 and over.

Fixed rates with terms up to 15 years.

Generally, no appraisal required, based on tax assessment value.

## How to Apply for the Loan

RATES AND LOAN AVAILABILITY ARE SUBJECT TO CHANGE WITHOUT NOTICE. LOANS ARE AVAILABLE FOR OWNER OCCUPIED PROPERTY ONLY. MEMBERS MUST MEET MORTGAGE QUALIFICATIONS FOR ALL LOANS.

For additional information please call 1-800-547-8172 (Main Office), 256-533-5389 (Main Office), 256-852-0408 (Sparkman Office), 256-232-3611 (Athens Office), or 256-722-5046 (Madison Office). NAECU - NMLS # 634521.



# 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](http://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.**

# June Youth Focus!

## Summer Youth Project: My First Business Contest

We have a fun way to jump start the summer with a youth contest. The youth contest is open from June 1st-July 17th. We will go over the applications and award a prize to the best put together project. The award for the best business contest will be **\$100** deposit into the winner's account.

\*Must be ages 13-18 years old to apply

\*Pick up a "My First Business Canvas" at any NAECU branch.

Submit to [jgardner@naecu.org](mailto:jgardner@naecu.org) or submit to your local branch

### MY FIRST BUSINESS CANVAS

Business Name:

Date:

Describe your business - what does it do?

Who are your customers?

How will you advertise your business?

Influencers or brand partners?

What does it cost? What will you charge?

How many will you sell in year 1?

Year 1 Profit?

What is your slogan or jingle?

What are the roles of each team member?



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# 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](#)**

# HAPPY ANNIVERSARY!!!

## Employee Anniversaries- June

Jessica, VP of Admin celebrating 4 years!!!



Hailey, Sparkman Backup MSR, celebrating 1 year!!!



BRANCH CLOSURE

# Juneteenth Holiday

We will be closed Friday, June 19th in observance of Juneteenth. We will reopen Monday, June 22nd.



# Scholarship Award Winners!



Congrats to Laurel, she was our \$1500 scholarship winner!

Congrats to Aaron, he was our \$750 scholarship winner!

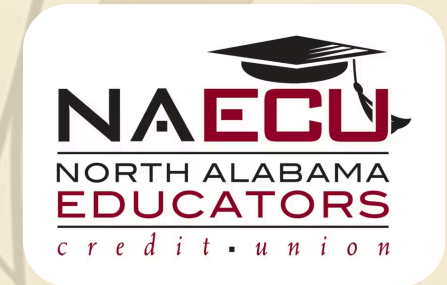


# Sign up for E-Statements!

- **Instant access** — Statements are available online as soon as they're issued instead of waiting for mail delivery.
- **Less clutter** — No stacks of paper to store or shred.
- **Easier recordkeeping** — You can search, download, and organize past statements digitally.
- **Better security** — Mail theft and lost paper statements are avoided; many providers use encrypted portals and multi-factor authentication.
- **Environmentally friendly** — Reduces paper, printing, and transportation waste.
- **Useful for travel or moving** — Access statements anywhere without depending on a mailing address.
- **Reduced risk of delayed mail** — Weather, postal delays, or address errors won't hold up access.

**\*\*Once you sign up for online banking- you are automatically enrolled!**

# Our Branch Locations:



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## **Huntsville: 2 locations**

2309 Whitesburg Dr. S 35801

2100 Sparkman Dr. 35810

## **Madison**

7559 Hwy 72 West, Suite 114 35758

## **Athens**

107 Us Hwy 31, South 35611

**Hours are the same for all offices: Monday-Friday, 8:30AM-5:00 PM.**

# Thank you for being our loyal member!

Your goals are our goals. Whether you're financing a vehicle, planning your estate, building credit, or saving for tomorrow —



## NAECU.org

Explore services, rates, and resources online anytime.



## Visit a Branch

Find your nearest NAECU location or one of over 5,800 branches available through CO-OP Shared Branches.



## Get in Touch

Our team is ready to help you achieve your financial goals.  
Call your local branch or 256-534-2423.



## Follow us on Social Media

We would love to be connected on Facebook or Instagram!