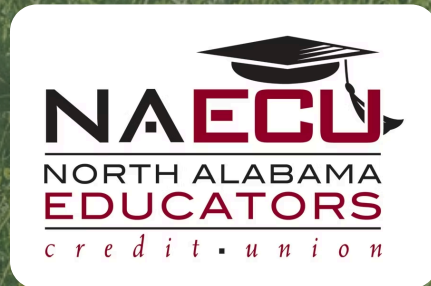


May 2026

NAECU Newsletter

Your trusted, member-owned financial partner — bringing you the latest news, exclusive member benefits, and the tools you need to thrive financially.



Do you know some key differences between a credit union and a bank?

Credit unions are not for profit cooperatives owned by members

Credit union deposits are NCUA insured up to \$250K

Earnings are returned to members in the form of better rates, fewer/lower fees, and services like free ATMs

Board of directors are unpaid volunteers and are members

Credit unions pay property, sales, and payroll taxes; Exempt from business income tax



Banks are for profit corporations owned by stockholders

Bank deposits are FDIC insured up to \$250K

Earnings are returned to stockholders in the form of dividends

Board of directors are elected by stockholders and paid, may not even be customers

Banks pay property, sales, and employment taxes; Not exempt from business income tax



Teacher Appreciation Week May 4th-8th 2026

The Heart of a Teacher

A teacher is more than just a guide,
In the classroom, where dreams reside.
With every word and every glance,
They help us rise; they give us a chance.

Their lessons, soft but deep, they sow,
In minds that thirst, in hearts that grow.
Like sunlight warming seeds to bloom,
They chase away the shadows' gloom.

They teach us truths we can't forget,
Not just from books, but life's reset.
With patience, wisdom, love, and care,
They mold our futures, here and there.

Through failures, doubts, and every test,
A teacher's faith is what's expressed.
A steady hand, a gentle voice,
They help us find our inner choice.

And when the years have come and gone,
The lessons last, they linger on.
For in the hearts of those they teach,
The seeds they plant will always reach.

North Alabama Educators Credit Union
appreciates all that you do for the students
and their families! You make a difference!
Thank you!



APRIL / MAY FOCUS

Still Celebrating Youth Month through May: My First Nest Egg Youth Accounts!

✨ Join us!

Youth members can come to any branch and pick up a "Dive into Lending" map. Ask us about our new APP!! 📱

🌱 New Youth Member Savings!

Up to \$100 match on savings account!

15-month CD earning 4% APY!

🎉 Youth Recognition

Honoring the vital role young members play in the NAECU community this April & May.

📖 Financial Literacy

Special promotions and educational resources launching this month to build lifelong money skills.

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 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.**

Debit Card Feature: Tap to Pay is here!

Attention members:

There will not be an automatic mass reissue.

- Once your debit card expires, you will receive a card in the mail that has the Tap to Pay feature!
- If you want one sooner than expiration, we will lower the cost to **\$5** per member for replacement cards for until June 1st to help with the transition.





NAECU Credit Card Payments

We are available in branch to help you with your credit card payment! Apologies for the temporary service disruption.

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.

[Apply For VISA](#)

HAPPY ANNIVERSARY!!!

Employee Anniversaries- May

Kellie, Main Office Senior MSR,
celebrating 16 years!!!



Danielle, Madison Branch Manager
celebrating 4 years!!!



Caitlin, Main Office Senior Loan
Officer, celebrating 3 years!!!



Demitria, Main Office Debit Card
Specialist, celebrating 2 years!!!



Javal, Madison Backup Head Teller,
celebrating 1 year!!!



Employee Spotlight:

**Congratulating Brooke on
graduating college!!**

**If you see her at the Madison
location, tell her congrats!**





HAPPENING THIS MONTH

Shred Day



Shred Day

May 15th, 3pm-5pm at the **Main Office Whitesburg**. Limit 50 pounds per person. Paper Only!

Shared Branching Week! May18th-22nd

Members of North Alabama Educators Credit Union have over 5,000 branch locations nationwide that are available for free account access through the CO-OP Shared Branching network. The CO-OP network is a shared facilities network where credit unions provide branch locations for use by other credit unions that are in the network. The CO-OP network locations are live branches with real tellers to serve you.

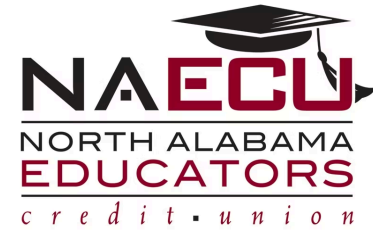
Available transactions at Shared Branching locations include withdrawals, deposits, transfers, loan payments, payroll check cashing, account history, general account inquiries, and purchases of money orders. Members can perform these transactions on their North Alabama Educators Credit Union account(s).

****Your account will not automatically be available for this service. Your account will need to be open for 90 days, we will verify ID, and then you can request to participate. If you are already participating, no action is needed.**



CO-OP Credit Union [Locator](#)

Our Branch Locations:



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!