

NAECU November Newsletter 2026

Welcome to our November newsletter! This month, we want to inform you of holiday closures, stress free financial products, and keeping your account updated.

by Jessica Gardner

Holiday Closures

1 Veterans Day

We will be closed Wednesday, November 11th. We will reopen Thursday, November 12th.

2 Thanksgiving/ Black Friday

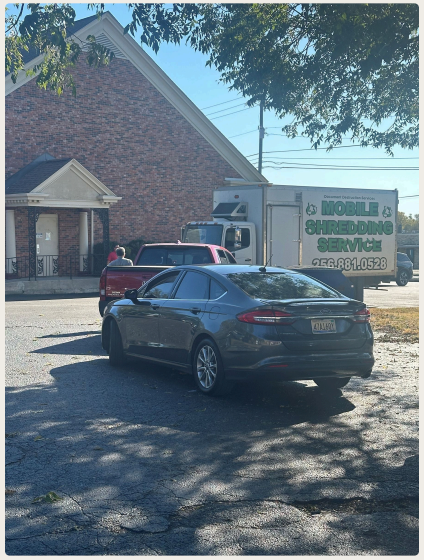
Our branches will be closed on Thursday, November 26th and November 27th for Thanksgiving. We will reopen Monday, November 30th.



NAECU Recent Events-Community Outreach

Shred Day - Oct. 16th, 2026

Thank you for coming and being a part of our Shred Day! We love seeing you all! We will have another Shred Day this Spring.



Liz Hurley Ribbon Run 2026

The Liz Hurley Ribbon Run is a great way to get involved in the community. Over 6500 participants this year!



Thank you to the members who bought a NAECU Breast Cancer Awareness Shirt-We were able to raise over $1300 for the Huntsville Hospital Foundation!



Stress-free financial services for the holidays!

Any Season, Any Reason Loan

Get a low-interest holiday loan as low as 7.99% APR to cover your festive spending. Reduced loan rates based upon shorter terms of 12 to 24 months. Maximum loan amounts are $5,000 for these loans. For an unsecured rate, this loan generally provides the lowest interest rate available.

**Qualifications must be met on all loans. Equal Opportunity Lender.

Holiday SKIP-A-PAYMENT

To help members this holiday season, we are lowering our Skip-A-Payment fee from $35 to $25! Available November through January. There is a maximum allowance of two loan payment skips annually per loan. (Other restrictions and exclusions do apply).

North Alabama Educators Credit Union - Skip A Payment

Mastercard Gift Cards

Mastercard Gift Cards make a great gift for loved ones of all ages! Stop by and talk to a teller about our Gift Cards.

JUST $3 per Gift Card!

Don't Forget!

CO-OP Shared Branching Services

If traveling this holiday season, there are over 5,100 branches and over 28,000 ATM's available through Shared Branching.

Click on the **Locator** link below for a credit union branch or surcharge-free ATM near you!

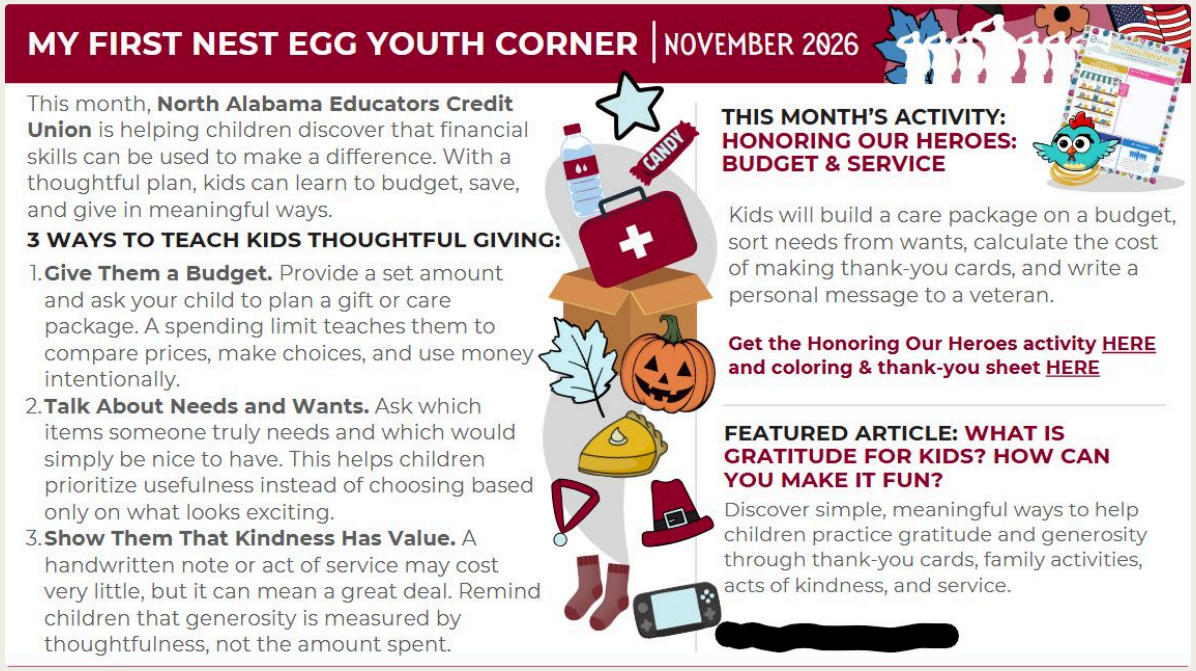
Locator

Debit Card Limit Increase

Most debit card limits are set to a maximum per day. Please call us or stop by to verify your identity for a debit card limit increase for your holiday purchases.

Also contact us if you will be traveling outside of the United States to allow card access while abroad.

November Youth Account Focus



MY FIRST NEST EGG YOUTH CORNER | NOVEMBER 2026

This month, **North Alabama Educators Credit Union** is helping children discover that financial skills can be used to make a difference. With a thoughtful plan, kids can learn to budget, save, and give in meaningful ways.

3 WAYS TO TEACH KIDS THOUGHTFUL GIVING:

1. **Give Them a Budget.** Provide a set amount and ask your child to plan a gift or care package. A spending limit teaches them to compare prices, make choices, and use money intentionally.
2. **Talk About Needs and Wants.** Ask which items someone truly needs and which would simply be nice to have. This helps children prioritize usefulness instead of choosing based only on what looks exciting.
3. **Show Them That Kindness Has Value.** A handwritten note or act of service may cost very little, but it can mean a great deal. Remind children that generosity is measured by thoughtfulness, not the amount spent.

CANDY

THIS MONTH'S ACTIVITY: HONORING OUR HEROES: BUDGET & SERVICE

Kids will build a care package on a budget, sort needs from wants, calculate the cost of making thank-you cards, and write a personal message to a veteran.

Get the Honoring Our Heroes activity HERE and coloring & thank-you sheet HERE

FEATURED ARTICLE: WHAT IS GRATITUDE FOR KIDS? HOW CAN YOU MAKE IT FUN?

Discover simple, meaningful ways to help children practice gratitude and generosity through thank-you cards, family activities, acts of kindness, and service.

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November Youth Focus:

Honoring Our Heroes!

Any youth member that colors our "Honoring Our Heroes" coloring page and turns it in, will be displayed at our branches during the month of November.



Friendly Reminder- Very Important!

Please make sure your phone numbers, email addresses, and home addresses are up to date!

Failure to update your contact information in our system may result in delays in receiving important information and/or your debit card.

**Returned mail from statements, notices, and debit cards can result in a bad address fee.

What's The Difference?

Fraud: Non authorized & did not give card info

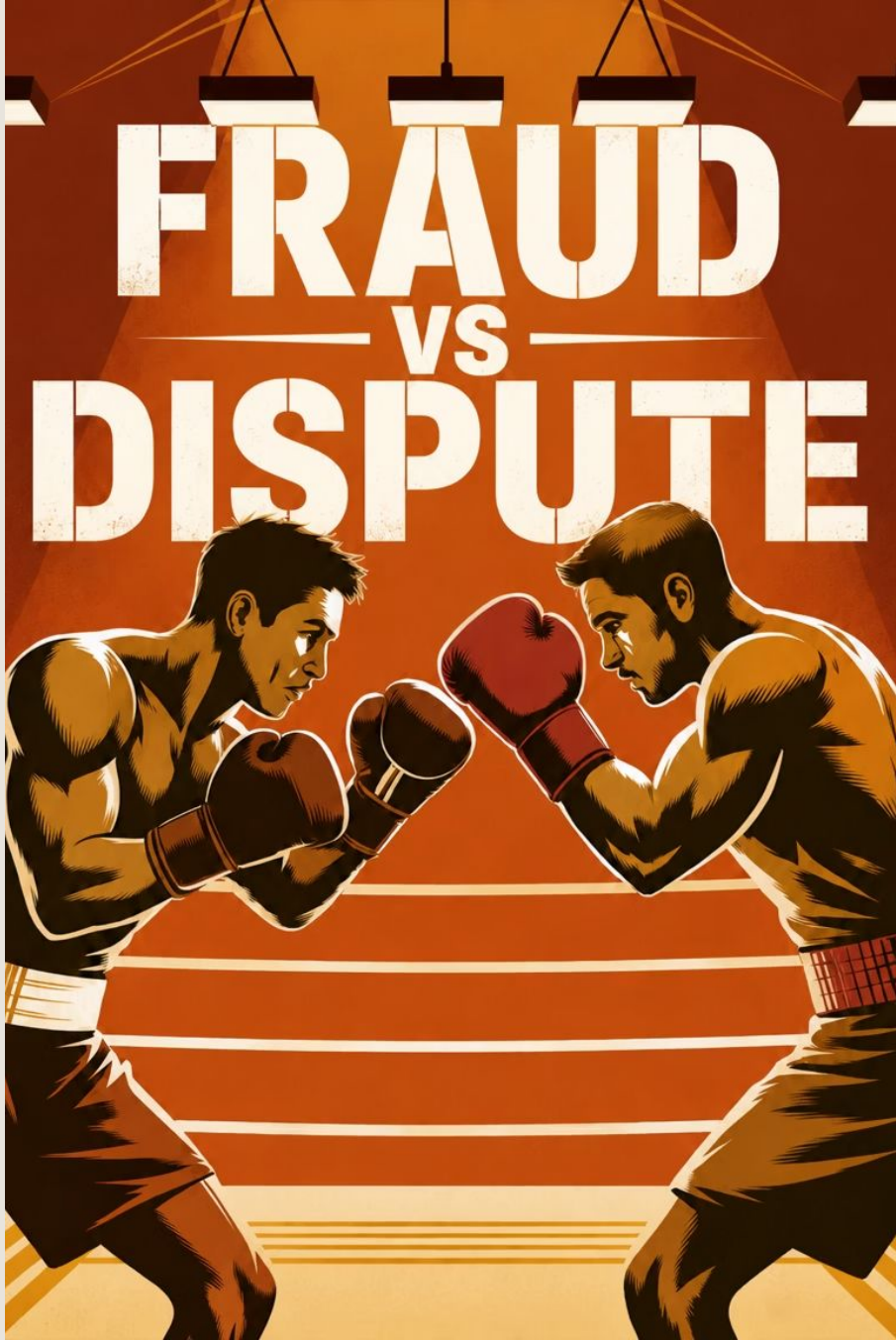
Example: Card was used without your knowledge, card details stolen

Resolution: Contact Fraud (1866-960-2344) and report immediately to turn card off.

Dispute: Authorized use however, disagree with charge

Example: Merchant charged you for something you didn't receive, duplicate charge, incorrect charge, or "free trial" auto renewal.

Resolution: Contact Merchant first and try to resolve. If unresolved, you can fill out dispute paperwork through credit union.



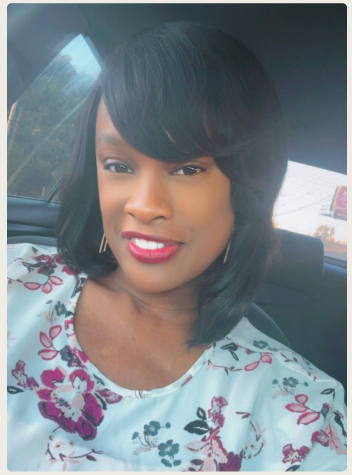
Employee Anniversaries



Lyda, Receptionist at Main Office, is celebrating 19 years!



Randi, Accounting Bookkeeper, celebrating 6 years!



Areil, Head Teller at Sparkman, celebrating 1 year!

Happy Holidays!

We wish you and your loved ones a happy and safe holiday season. Thank you for choosing us as your financial partner. We appreciate your business!

NAECU
NORTH ALABAMA EDUCATORS
credit union