

# Connection

NC Press Association  
Federal Credit Union  
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## Scam Prevention

### Fraud affects every generation differently.

No one wants to believe they could be scammed, but it happens across all age groups. Recognizing common signs of a scam could help you avoid one, and knowing you're not alone should empower you to seek help.

Scammers will often pretend to be contacting you on behalf of the government or an organization with which you've done business. They'll say there's a problem or a prize and pressure you to take immediate action. Scammers will often insist that you remit payment in a specific way.

In 2023, younger individuals (aged 20-29) are reporting most loss from payment apps, through contact via social media. Individuals aged 70-79 are reporting most loss from credit cards, through contact via phone.

The Credit Union is committed to educating and spreading awareness on fraud, and we're here to assist if you are concerned that you or a loved one have been impacted by fraud. To learn more about how NCPAFCU can help, contact Member Services Support at (888) 732-8562, or visit us in person at your local branch Monday through Friday, 8:30 a.m. to 5:30 p.m.

Sources:

<https://consumer.ftc.gov/articles/how-avoid-scam>

## Member Information

### Holiday Closings

Credit Union branches will be closed for the following holidays:

#### Labor Day

Monday, September 4

#### Veterans Day

Friday, November 10

#### Thanksgiving

Thursday & Friday  
November 23 & 24

For member convenience, all automated services as well as Member Services Support via (888) 732-8562 will be available.

### Did You Know?

As a member of NCPAFCU, your immediate family is eligible to join. For more information, visit [www.ncpafcu.org](http://www.ncpafcu.org).

## Important References

**NC Press Website:** [www.ncpafcu.org](http://www.ncpafcu.org)

#### Press For Info:

(877) 247-7377 • (919) 278-1001

#### Member Services Support:

(888) 732-8562 • (919) 857-2150

#### Free Credit Report:

[www.annualcreditreport.com](http://www.annualcreditreport.com)

#### National Do-Not-Call Registry #:

(888) 382-1222

#### Opt out of Pre-approved Offers #:

(888) 567-8688



**NCPA**  
Federal Credit Union

# Loan Rates

Effective July 25, 2023

## Loan Services

APR<sup>1</sup>

### NEW VEHICLE

Up to 36 months (up to 110% MSRP)	as low as 5.50%
37 - 60 months (up to 110% MSRP)	as low as 6.00%
61 - 72 months (up to 110% MSRP)	as low as 6.25%

New vehicle is defined as prior, current, or upcoming year model with 10,000 miles or less. May finance loan-to-value of 100% MSRP plus an additional 10% for purchase related expenses such as tax, tags, extended warranties, etc.

Example: For a \$25,000 new vehicle loan, your monthly payment will be \$755 for 36 months at 5.50% APR, \$484 for 60 months at 6.00% APR, and \$418 for 72 months at 6.25% APR.

### USED VEHICLE

Up to 72 months	as low as 6.75%
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Purchase transactions limited to a maximum loan-to-value of 110% of NADA retail value. Cash out is not permitted on purchase transactions, and cash-out refinance transactions are limited to a maximum loan-to-value of 100% of NADA retail value. Vehicles older than 10 years and/or with mileage in excess of 150,000 at the time of loan origination are not eligible for financing. Vehicles between 6 and 10 years old and/or with mileage in excess of 100,000 are limited to 48-month term financing.

Example: For a \$15,000 used vehicle loan your monthly payment will be \$254 for 72 months at 6.75% APR.

### OTHER LOANS

Share Secured Fixed Installment Up to 24 months	4.50%
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Example: For a \$5,000 share secured loan, your monthly payment will be \$219 for 24 months at 4.50% APR.

From 25 to 48 months	4.75%
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Example: For a \$5,000 share secured loan, your monthly payment will be \$115 for 48 months at 4.75% APR.

Share Secured Fixed Term Note	4.00%
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Open-End Variable Rate Signature	10.75%
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Closed-End Variable Rate Signature	10.75%
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Visa® Credit Card	13.00% <sup>2</sup>
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Call or visit your local State Employees' Credit Union branch for further information on loan qualification requirements. Lending is available only to members who are residents in North Carolina, South Carolina, Georgia, Tennessee, or Virginia.

<sup>1</sup>APR = Annual Percentage Rate. APR is your cost over the loan term expressed as a rate. Rates are subject to change prior to the completion of the loan. Your actual APR will be determined at the time of disbursement and may vary based on credit score, collateral, and loan terms. If you qualify, we can give you a quote for the current rate and most loan documents can be signed electronically.

<sup>2</sup>APR for Purchases and Balance transfers as of 7/21/2023 is 13.00%. The rate is variable and subject to change. The APR for Cash Advances is fixed at 18.00%.



## Go Green with E-Statements

**Make the switch to go paperless and view your account statements online with E-Statements.<sup>1</sup>**

It's easy to sign up and can reduce the risk of identity theft from lost or stolen mail. E-statements also help save the environment by reducing the amount of paper, ink, and other resources used to print paper statements.

### E-Statement Features:

- Combine multiple accounts to a single statement<sup>2</sup>
- Choose your statement cycle date<sup>3</sup>
- View statements online immediately once available
- Print or download statements for safekeeping
- Receive alert notifications when your statements are available<sup>4</sup>
- Access year-end tax documents online

Go paperless online at [ncpafcu.org/Services/EStatements.html](https://ncpafcu.org/Services/EStatements.html).

<sup>1</sup>To sign up for E-Statements, you must have consented to the terms of our E-Sign Agreement prior to your enrollment in Press Pass.

<sup>2</sup>Account type and ownership determines the ability to combine account statements. First mortgage loans and credit cards cannot be combined with other account statements.

<sup>3</sup>First mortgage loan and credit card statement cycle dates cannot be adjusted.

<sup>4</sup>You must be enrolled in our Alerts service to receive E-Statements alert notifications. Standard text messaging rates apply.

## Board of Directors

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