

Connection

NC Press Association
Federal Credit Union
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Smart Tips Everyone Can Use To Build Better Credit

Whether you're starting your credit journey or rebuilding after a setback, there are steps you can take to help you establish good credit and reach your financial goals.

- **Establish good payment patterns.** The largest component of your credit score is payment history, so be sure to pay your bills on time. Setting recurring bills, such as utilities, on auto-pay may help ensure timeliness.
- **Assess your current spending.** Review all your bills for accuracy and look to eliminate unnecessary spending. Those small-dollar subscriptions can really add up. It's important to make sure that you can cover your monthly obligations and set aside funds for savings.
- **Keep revolving credit balances low.** Keeping your credit utilization low may positively impact your credit score as it is viewed as a responsible credit management practice.
- **Ask for help.** It is not uncommon to experience financial challenges, especially when the unexpected happens. If you find yourself in this situation, don't panic. Contact your creditor(s), explain your situation, and ask for options such as a modified payment plan. It is better to take proactive action than no action at all in order to maintain the progress you've made towards building your credit.

Remember that every step forward is progress and NCPAFCU is here to help guide you with the tools and resources you need to reach your financial goals.

Member Information

Holiday Closings

Credit Union branches will be closed for the following holidays:

Labor Day

Monday, September 1

Veterans Day

Tuesday, November 11

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

Safe Deposit Boxes

If you lease a safe deposit box, your annual rental fee will be debited from your designated account on October 31, 2025. If you have any questions, please contact your local branch.

Important References

NC Press Website: www.ncpafcu.org

Press For Info:

(877) 247-7377 • (919) 278-1001

Member Services Support:

(888) 732-8562

Free Credit Report:

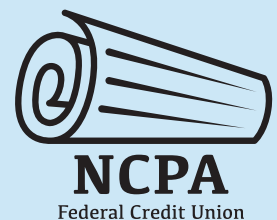
www.annualcreditreport.com

National Do-Not-Call Registry #:

(888) 382-1222

Opt out of Pre-approved Offers #:

(888) 567-8688



Loan Services

APR¹

NEW VEHICLE

Up to 36 months.....as low as 5.00%

37 - 60 months.....as low as 5.50%

61 - 72 months.....as low as 5.75%

New vehicle is defined as prior, current, or upcoming year model with 10,000 miles or less. Financing up to 120% of the vehicle MSRP is available to cover purchase-related expenses. Cash out is not permitted on purchase transactions.

Example: For a \$25,000 new vehicle loan, your monthly payment will be \$750 for 36 months at 5.00% APR, \$478 for 60 months at 5.50% APR, and \$412 for 72 months at 5.75% APR.

USED VEHICLE

Up to 72 months.....as low as 6.25%

Financing up to 120% of the vehicle JD Power retail value is available to cover purchase-related expenses. Cash out is not permitted on purchase transactions, and cash-out refinance transactions are limited to a maximum loan-to-value of 100% of JD Power 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.

Example: For a \$15,000 used vehicle loan your monthly payment will be \$251 for 72 months at 6.25% APR.

OTHER LOANS

Share Secured Fixed Installment

Up to 24 months.....3.10%

Example: For a \$5,000 share secured loan, your monthly payment will be \$216 for 24 months at 3.10% APR.

From 25 to 48 months.....3.50%

Example: For a \$5,000 share secured loan, your monthly payment will be \$112 for 48 months at 3.50% APR.

Share Secured Fixed Term Note.....4.00%

Open-End Variable Rate Signature.....12.00% - 15.00%²

Closed-End Fixed Rate Signature.....10.75%

Visa® Credit Card.....12.00 - 15.00%³

Call or visit your local State Employees’ Credit Union branch for further information on loan qualification requirements. Consumer lending is available only to members who are residents in North Carolina, South Carolina, Georgia, Tennessee, or Virginia.

1. 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.

2. The variable APR is calculated by adding the index rate to a loan margin between 4.50% and 7.50% based on creditworthiness at account opening. The index is the U.S. Prime Rate as published in *The Wall Street Journal* and is subject to change quarterly. The APR will not exceed the maximum permitted by applicable law.

3. The variable APR for purchases and balance transfers equals the U.S. Prime Rate plus a margin of between 4.50% and 7.50%, based on your creditworthiness at account opening. The variable APR is subject to change, with the U.S. Prime Rate, as published in *The Wall Street Journal* on the first day of your billing period that begins in January, April, July and October. Cash Advances have a fixed APR of 18.00%.

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If Your Goals Have Changed—Your Mortgage May Need An Update, Too

Refinancing helps you financially reset if the market or your goals have changed since you got your mortgage.

- Reasons to refinance today:
- **Reduce monthly payments:** You may be able to secure a lower interest rate and free up cash flow.
 - **Accelerate loan payoff:** Shorten your loan term and save on long-term interest.
 - **Access home equity:** Utilize cash-out refinancing for home improvements or other needs.

Let’s make sure your mortgage fits where you are now, not just where you started. Contact your local branch, Member Services Support at (888) 732-8562, or learn more online: www.ncpafcu.org/Products/MortgageLending.html

All properties used as collateral must be the member’s primary residence and located in North Carolina. Property insurance is required. Origination fees (what the Credit Union charges for processing the mortgage loan) are assessed for 1% of the loan amount, capped at \$2,500. Additional terms and restrictions may apply. All mortgage loans subject to Credit Union underwriting standards. Members must be at least 18 years of age or otherwise eligible for lending services to apply.

For the nearest branch or CashPoints® ATM visit www.ncpafcu.org or call Member Services Support at (888) 732-8562.



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