

Connection

NC Press Association
Federal Credit Union
November 2025

Published Quarterly For Members of NC Press Association Federal Credit Union



Looking For Your Next Vehicle?

Let the Competitive Advantages of NCPAFCU Work for You!

Before you start your search for the perfect vehicle, let NCPAFCU help you shop with confidence and secure financing with flexible options to fit your budget. Finding just the right vehicle is a big deal and we want to help make your entire experience a great one!

Streamline your shopping with NCPAFCU's Auto Power Program:

- Auto Power allows you to go to a licensed auto dealer with a pre-approved check, make a deal, and drive away.
- It can be used to purchase a new or used vehicle at your convenience.

Get flexible terms on new and used vehicles:¹

- New vehicles have term options up to 72 months.^{2,3,4} For example: Borrow \$40,000 at 5.25% APR⁵ for 72 monthly payments of \$649.
- Used vehicles have term options up to 72 months.^{2,3,6} For example: Borrow \$25,000 at 5.75% APR⁵ for 72 monthly payments of \$412.

Visit a branch to speak to a loan specialist, or learn more online at ncpafcu.org/Loans/VehicleLoans.html.

1. Members must be 18 years old or otherwise eligible for lending services to apply. Lending is limited to North Carolina, South Carolina, Georgia, Tennessee, and Virginia residents and titled vehicles. Other restrictions apply.

2. Cash out is not available on vehicle purchase transactions.

3. Vehicle title held as collateral until the loan is repaid. Commercial vehicles or vehicles with branded (flooded, salvaged, or reconstructed) titles, motorcycles, boats, and RVs are not acceptable collateral.

4. New vehicles must be prior, current, or upcoming year model with 10,000 miles or less. Maximum loan amount is \$50,000.

5. APR = Annual Percentage Rate. APR is your cost over the loan term expressed as a rate.

6. Financing is not allowed on vehicles older than ten years or those with mileage over 150,000 at the time of origination. Maximum loan amount is \$35,000.

Member Information

Holiday Closings

Credit Union branches will be closed for the following holidays:

Veterans Day

Tuesday, November 11

Thanksgiving

Thursday, November 27

Friday, November 28

Christmas

Wednesday, December 24

Thursday, December 25

New Year's

Thursday, January 1

Martin Luther King, Jr. Day

Monday, January 19

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

Annual Meeting

The NCPAFCU Annual meeting will be held on Wednesday, December 10, 2025 at 1:00 pm. It will be held at the State Employees' Credit Union Operations Center located at 3101 Wake Forest Road, Raleigh, NC 27609. A virtual option will also be made available by visiting ncpafcu.org.

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:

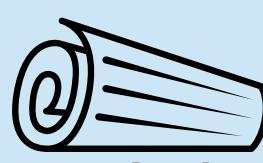
www.annualcreditreport.com

National Do-Not-Call Registry #:

(888) 382-1222

Opt out of Pre-approved Offers #:

(888) 567-8688



NCPA
Federal Credit Union

Loan Rates

October 14, 2025

Loan Services

APR¹

NEW VEHICLE

Up to 36 months.....as low as 4.50%

37 - 60 months.....as low as 5.00%

61 - 72 months.....as low as 5.25%

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 \$744 for 36 months at 4.50% APR, \$472 for 60 months at 5.00% APR, and \$406 for 72 months at 5.25% APR.

USED VEHICLE

Up to 72 months.....as low as 5.75%

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 \$247 for 72 months at 5.75% 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%.

Board of Directors

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Protect Your Family Against Holiday Scams

The holiday season is a peak time for shopping, and unfortunately, it's also a time when scammers get busier, too. One way to protect yourself from fraud is to make your purchases or charitable donations using a card that comes with fraud liability coverage like an NCPAFCU Visa® Credit or Debit Card.¹

Here are additional precautions you can take:

When shopping:

- Avoid offers that sound too good to be true
- Be wary of making purchases through social media
- Research unfamiliar sellers before purchasing
- Never pay a merchant outside of their normal checkout process

When buying gift cards:

- Check for signs of tampering before purchasing (i.e., PIN seal is scratched off, stickers are removed)
- Keep your purchase receipt

When giving to charitable causes:

- Research the charity before donating
- Be cautious when pressured to donate; this is often a sign of a scam

When you have questions about order and delivery statuses:

- Contact shipping companies directly for more information
- Check on the status through the site where you purchased the item
- Caller IDs and phone numbers may be fake, even if they appear to be legitimate; be wary of unsolicited calls and texts

For more valuable fraud prevention tips, visit ncpafcu.org/Security/FraudHandling.html.

1. Visa Zero Liability Policy for unauthorized purchase transactions means you are not responsible for fraudulent transactions on your card if you promptly notify us of any unauthorized use. For additional details visit Visa's Zero Liability Policy.

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



EQUAL
HOUSING
OPPORTUNITY

NMLS
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