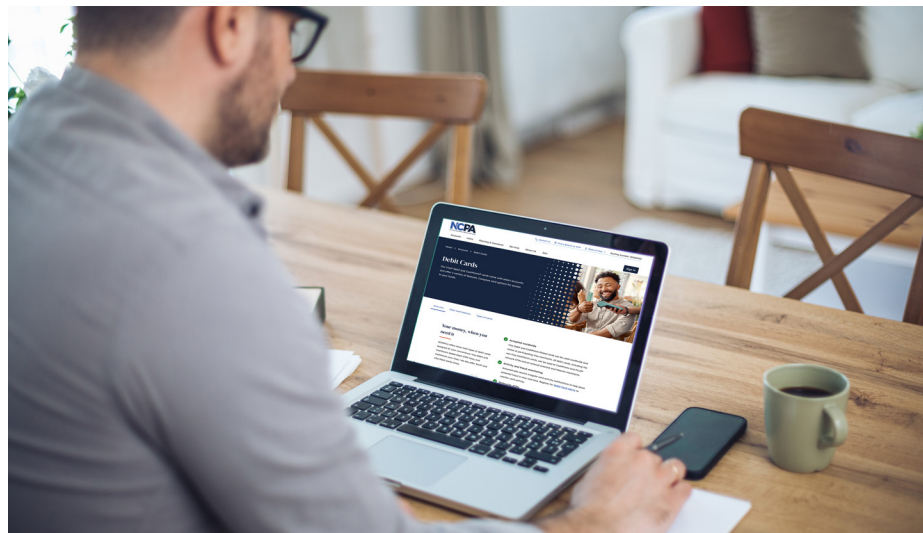


CONNECTION

Published Quarterly For Members of NC Press Association Federal Credit Union



Launching an Enhanced Digital Experience: The New NCPAFCU.org is Coming Soon!

At NCPAFCU, we're committed to providing better tools and financial resources to all members. Designed with your needs in mind, the new website will make it easier to find what you need to help you reach your financial goals. Please see below for the exciting new features.

- **New NCPAFCU Logo** – The site features an updated, modern design, including a new NCPAFCU logo, to better represent our brand and enhance the overall visual experience.
- **Improved Navigation** – Easily access popular product and service pages using an improved navigation menu, homepage quick links, and dedicated landing pages.
- **Optimized for Every Screen** – The goal of our website redesign isn't just to look better – it is to perform better, everywhere. We prioritize mobile responsiveness to ensure that our website delivers a consistent, high-quality experience no matter what device you use.

This update is a big step forward in our commitment to enhancing the member experience and ensuring our digital presence reflects our dedication to service. In addition to a fresh new look for the NCPAFCU website, online account access will also be updated in 2026. We look forward to sharing these new enhancements with you soon!

MEMBER INFORMATION

Holiday Closings

Credit Union branches will be closed for the following holidays:

Good Friday

Friday, April 3

Memorial Day

Monday, May 25

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

SAVE 20% ON TURBOTAX®

The Credit Union has negotiated with Intuit®¹ to offer our members a discount² of up to 20% on TurboTax® preparation software, depending on which product you select. Learn more at ncpafcu.org.

1. Intuit, TurboTax, and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc.

2. Discount only valid when you access TurboTax products and services using the TurboTax link on the ncpafcu.org website. The use of TurboTax is governed by Intuit's applicable license agreements, user agreements, terms of service and other service terms, which you should review prior to using TurboTax. Intuit is not affiliated with the Credit Union or its affiliates. The link to TurboTax and the discount offer is provided as a convenience to you, and NCPAFCU bears no responsibility for your use of the service or product. Visit <https://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information. NCPAFCU makes no promises, guarantees or warranties regarding the information, services and software products provided by Intuit.

IMPORTANT REFERENCES

NC Press Website: 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 Rates

January 21, 2026

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.....11.50% – 14.50%²

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

Visa® Credit Card.....11.25% – 14.25%³

Call or visit your local State Employees' Credit Union branch for further information on loan qualification requirements.

Consumer lending is available 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%.

Holiday Cash Club Account

START SAVING NOW FOR THE SEASON AHEAD

Save throughout the year with a Holiday Cash Club Account so you can celebrate the season with less financial stress. As peak shopping and travel time approaches, you and your savings can be better prepared for your holiday expenses.

Special features of the account

- No minimum balance or maintenance fees.
- Fund your account automatically through Funds Transfer to keep your savings on track.

How it works

- Choose how much you want to save.
- Make deposits throughout the year.
- On the last business day of October, your account balance is automatically transferred to your specified NCPAFCU Checking, CashPoints® Global, Share, or Money Market Share Account.

Now is a great time to open a new or replenish your current Holiday Cash Club Account. Visit your local branch or go online to ncpafcu.org/Products/DepositProducts.html for more information.

BOARD OF DIRECTORS

Phil Lucey, *Chair*

Tracy McLamb

Teri Saylor, *Vice Chair*

Jim Sills

Keven Zepezauer,
Secretary

Cathy Wallace

Johnny Whitfield

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



Federally insured by NCUA
NMLS #1086841
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