NC Press Association Federal Credit Union | May 2026

CONNECTION

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Refinancing Your Mortgage: Key Steps and the NCPAFCU Advantage

Being locked into a mortgage with a high rate and payment can be frustrating and financially challenging. If that sounds familiar, refinancing your mortgage with NCPAFCU might be an option. We may be able to:

- Reduce your monthly payment with a lower interest rate.
- Shorten your loan term and help you build equity faster.
- Give you access to cash (equity) for renovations, debt consolidation, or education expenses.

While refinancing may feel like a big step, NCPAFCU can help guide you through the process and determine whether refinancing could better support your financial goals. Here are some first steps:

1. Check your credit: Your credit history is a leading factor in loan eligibility.
2. Compare rates: Look at the APR (Annual Percentage Rate), not just the base interest rate, for a more accurate comparison of the annual cost of the loan.
3. Complete an application: Initial applications can be completed in as little as 10 minutes online.

The process generally takes about 30 days from application to funding.

THE NCPAFCU ADVANTAGE

NCPAFCU is your financial partner, and we're here to help. Members can get one-on-one guidance from a mortgage specialist in branch, over the phone, or online. Learn more about mortgage options available at https://www.ncpafcu.org/Products/MortgageLending.html.

Property used as collateral must be a primary residence and located in North Carolina. Property insurance is required. Origination fees are assessed at 1% of the loan amount, capped at $2,500. Financing up to a maximum of $250,000 loan amount for an individual loan or $350,000 loan amount for a joint loan. 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. Additional terms and restrictions may apply.

MEMBER INFORMATION

Holiday Closing

Credit Union branches will be closed for the following holiday:

Independence Day
Friday, July 3

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

LAUNCHING AN ENHANCED DIGITAL EXPERIENCE

The new NCPAFCU.org is now live.

In addition to a fresh new look for the NCPAFCU website, enhancements to online account access are coming soon – offering a more secure, convenient, and intuitive way to manage your accounts.

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

NCPA
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Loan Rates

April 14, 2026

Loan Services — APR[1]

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%

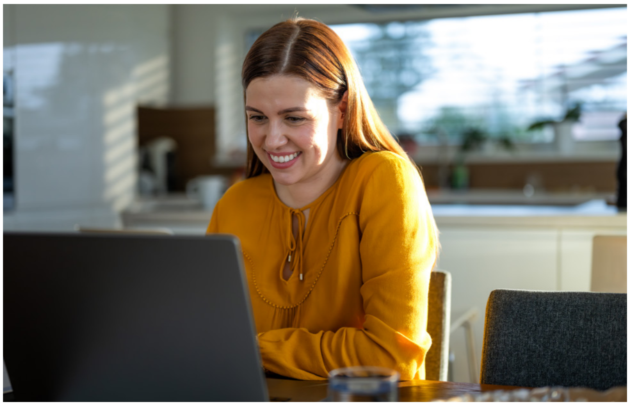
Open-End Variable Rate Signature...............11.25 - 14.25%[2]

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 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%.



Help Protect Your Account Information with E-statements

Mail theft continues to escalate. In fact, for federal fiscal year 2024, the United States Postal Service recorded over 52,000 high volume mail thefts across the country.[1]

One way you can help protect your account information is to opt out of mailed paper statements and choose the more secure option of e-statements.[2]

1. According to federal data shared by the Postal Police Officers Association, December 2025

2. To sign up for e-statements, you must be enrolled in Press Pass and have consented to the E-Sign Agreement.

Mark Your Calendar: Free Community Shred Days

SECU Shred Days, held annually at select branches across the state, provide a safe and convenient way to securely dispose of personal paper documents. Scan the QR code for more details and to find an upcoming event near you.

SCAN TO LEARN MORE

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