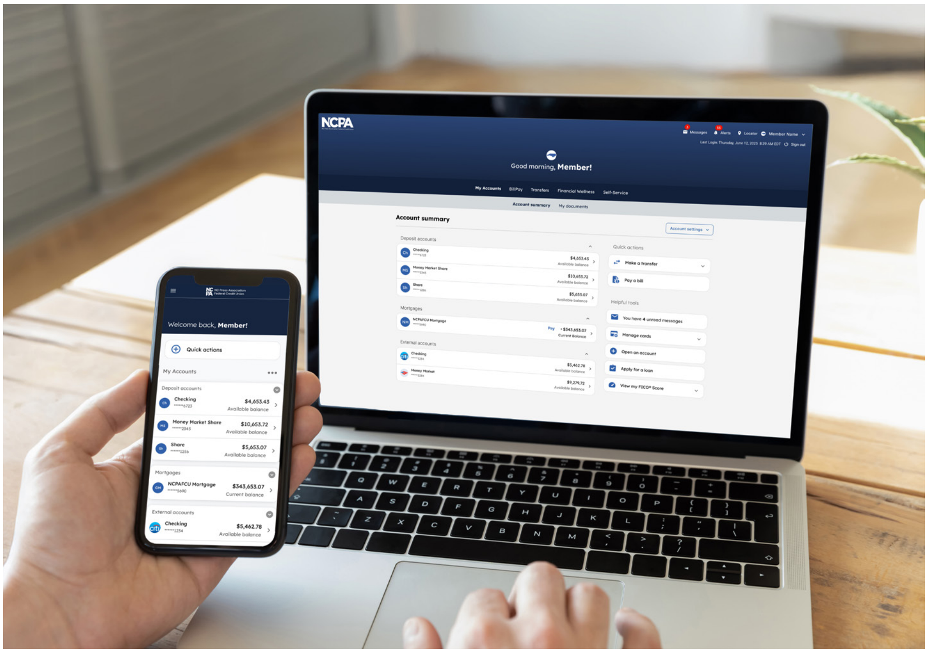
NC Press Association Federal Credit Union | August 2026

CONNECTION

Published Quarterly For Members of NC Press Association Federal Credit Union



The New Online Access is Here

Online access to your accounts via Press Pass has been updated to the new Member Access. The new platform offers additional security and features, making it easier to manage your accounts and information. Please see a list of highlighted features below.

- **Expanded money movement options** – Moving money is more flexible than ever with an updated BillPay experience and the ability to instantly[1] send funds to other NCPAFCU members with Member-to-Member transfers.
- **A 360-degree financial picture** – Safely link external accounts to see your finances in one place. Use new budgeting tools to track your spending, and receive custom alerts to stay on top of your account activity and savings goals.
- **Same reliable support** – With 275 branches, 1,100 ATMs, and 24/7 Member Services Support through State Employees' Credit Union (SECU), plus convenient online access, support is always available.

To get started with the new platform, sign in with your existing username and password, accept the new terms, update your alerts, and verify any scheduled BillPay payments. For more information, visit: **www.ncpafcu.org/new-member-access**.

1. Transferred funds are available immediately for ATM withdrawals, branch transactions, and point-of-sale purchases. For all other items – including ACH debits and checks – funds are available the same business day if transferred before 5:30 p.m. ET. Transfers completed after 5:30 p.m. ET or on non-business days will be available for these items on the next business day.

MEMBER INFORMATION

Holiday Closings

Credit Union branches will be closed for the following holidays:

Labor Day
Monday, September 7

Veterans Day
Wednesday, November 11

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

SAFE DEPOSIT BOX FEE REMINDER

If you lease an SECU safe deposit box, your annual rental fee will be debited from your designated account on October 30, 2026. If you have any questions, please contact your local branch.

Interested in renting a safe deposit box?

Scan the code to learn more.

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
NC Press Association Federal Credit Union

Loan Rates

July 28, 2026

Loan Services APR[1]

NEW VEHICLE

Up to 36 months..................................as low as 4.25%

37 - 60 months....................................as low as 4.75%

61 - 72 months.......................................as low as 5.00%

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 5.50%

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%.

The Benefits of Term Life Insurance

Term life insurance can help protect your loved ones' financial future, yet many people avoid getting coverage because they assume it's costly, complicated, or they can always get it later. However, term life can be affordable, easy to obtain, and there are advantages to having it in place earlier in your lifetime when you are more likely to qualify for coverage.

- **Help protect the quality of life for your loved ones.** If something unexpected happens, term life insurance can help replace lost income, cover final expenses, and provide support for their ongoing financial needs.
- **Simple, fast, and no medical exam required.*** When you use the SECU Life online platform, you can get a quote, apply for coverage, and purchase a term life policy in as little as 15 minutes, with no medical exam required.* If you prefer to speak with a licensed representative, our specialists can guide you.
- **Term life from the source you trust.** You've trusted us to support your financial goals and we can help protect your loved ones' future as well. It's life insurance for your budget and peace of mind for your family.

Life insurance is offered through SECU Life Insurance Company. SECU Life Insurance Company is a wholly-owned subsidiary of State Employees' Credit Union. Life insurance is not guaranteed by, a deposit of, or an obligation of any credit union and is not insured by NCUA or any other federal government agency. Insurance Representatives are licensed to sell in North Carolina only. For online term life quotes, the applicant must be 18-50 years of age, must be a North Carolina resident, and must not be replacing an existing policy.

*Applications are subject to underwriting. Decisions are based, in part, on the applicant's responses to medical questions.

Scan to learn more and apply online or call (855) 732-8467.

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