



GET 1% CASH BACK PLUS* ON YOUR AUTO LOAN!

- Get pre-approved or refinance your vehicle loan with NAE
 - Loan term up to 84 months
 - Up to 90 days until the first payment
- Receive 1% cashback of loan amount up to \$500*
 - \$15,000 minimum loan amount to qualify

FOR ADDITIONAL PLUS* DISCOUNTS:

Open an active** Share Draft (Checking) Account with a Direct Deposit. Receive a discount on the loan rate of up to 75 Basis Points.

(Example - A loan rate of 5.00% APR*** – 75 Basis Points = 4.25% APR***)

OR

Set up a Direct Deposit and an automatic loan payment – receive a discount on the loan of up to 25 Basis Points.

(Example - A loan rate of 5.00% APR*** – 25 Basis Points = 4.75% APR***)

*Receive 1% cashback of loan amount up to \$500. \$15,000 minimum loan amount to qualify for cashback and \$200 minimum amount refunded. Applies to new direct vehicle loans and vehicle loan refinances from other financial institutions. Does not apply to mortgage loans, credit cards, personal loans, new indirect financing or existing NAE loans. Additional restrictions may apply. NAE may discontinue or modify this promotion at any time at its discretion. **Active Share Draft account with a Direct Deposit of at least \$250 and conducts 5 transactions per month. ***The Annual Percentage Rate (APR) you receive is based on your creditworthiness, your Member Relationships with NAEFCU, the age of the vehicle, and whether or not it is an existing NAEFCU loan. Please ask a loan officer for the rate that you qualify.

ELEVATE SPENDING AND ENJOY REWARDS!

Tired of high interest and high fees with your credit card? Us too! Our Visa Platinum Credit Card has a low fixed rate and no annual or balance transfer fees. And every purchase earns points for rewards.

Learn more: <https://naefcu.org/loans#creditCard>

YOUR HASSLE-FREE CHOICE!

Money management made easy! Enjoy the freedom of no fees with our free checking accounts. Simple, straightforward, and perfect for your wallet. Secure your financial journey today!

Get started: <https://naefcu.org/checking#checking>



HOLIDAY CLOSINGS

NEW YEAR'S DAY: JANUARY 1, 2024

MARTIN LUTHER KING JR. DAY: JANUARY 15, 2024

PRESIDENTS' DAY: FEBRUARY 19, 2024

YOUTH SAVINGS ACCOUNT!

You want your kids to have a bright financial future. We believe in starting strong with our Youth Savings Account! They'll earn dividends every month at a competitive rate, and there's no monthly service fee. By getting your young ones into the savings game early, we're not just teaching them money skills but shaping lifelong habits. Let's kickstart the savings journey today!

CEO LETTER

2023 has been an eventful year for N.A.E. Construction has been ongoing at the Indian River branch and the target date for completion is April 2024. The staff at Indian River have done a tremendous job keeping operations running during the renovation.

N.A.E. lost a good friend with the death of J. B. McCrickard. J. B. served as a loan officer for many years and was a valued member of the Board of Directors. J. B.'s loyalty and dedication to N.A.E. will be greatly missed.

The annual meeting will be held March 3, 2024, at the Chesapeake Conference Center at 2:00 p.m. I look forward to seeing our members there.

I would like to thank the Board Members who serve the Credit Union so well and volunteer their time to N.A.E.

It is my wish that you and your family have a very Merry Christmas and a peaceful New Year.

COMMUNITY CORNER

Thank you for supporting NAE to fulfill the credit union mission of "People Helping People". Once again, this year through your generosity we were able to collect a carload of food and donations to be able to donate \$1,000 to the Foodbank of Southeast Virginia and Eastern Shore.

Help us continue our support of the Make-A-Wish Foundation of VA by visiting a branch and purchasing heart shaped box of chocolates for Valentine's Day.

BOARD OF DIRECTORS

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Chairperson

Dudley King
Vice Chairperson

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Frank Bozarth
Secretary

Palmer Stillman
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Tim Briggs

Atonya Cuffee

Frank James

Ronnie Lehman

Eric Rode

Ted Thorbjornsen

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James McCrickard

Jon "Chris" Slabaugh

SUPERVISORY COMMITTEE

Eric Rode
Chairperson

Lorie Farre

Howard Fitchett

Sara Fitchett

Jay Robinson

THANK YOU FOR BEING A MEMBER!

DOWNLOAD NOW AND MASTER FINANCES ANYWHERE!

STAY IN THE KNOW AND ON THE GO WITH THE NAE FCU MOBILE APP. CHECK YOUR ACCOUNT BALANCES, TRANSFER FUNDS, DEPOSIT A CHECK, FIND A SHARED BRANCH AND MORE!



COLLEGE AND BEYOND: ESTABLISHING A FINANCIALLY STABLE ADULTHOOD

College: the odyssey into adulthood. Whether you're just starting or about to cross the finish line, the real adventure begins. Being an adult isn't all about bills and responsibilities; it's also about building a foundation for a financially stable future. Here are some helpful tips to consider as you navigate through the challenges of college and beyond:

- Create a budget that fits your lifestyle, ensuring you have cash for the fun stuff and still manage the grown-up responsibilities.
- Start building an emergency fund. Set a goal of having at least three months' worth of living expenses set aside.
- Building a solid credit history is your ticket to adulting success. Responsible credit use sets the stage for future financial wins when you're looking to buy a car or even your own place.

At NAE FCU, we're here to guide you through these savvy choices and ensure your journey into financial stability is as successful as your college career. Here's to the exciting road ahead!

LIFE AND RETIREMENT

Let's talk about the future – your retirement future, to be exact. It sounds like a lifetime away, but getting a head start now is like giving your future self a big high-five.

First off, establish your savings. Focus on creating a budget and save consistently to build your financial foundation. Once you're comfortable, explore options for investing in a retirement account. We offer several IRA options so you can enjoy your retirement days with a solid plan that makes sense for you.

Whether you're a financial pro already or just dipping your toes into the retirement pool, NAE FCU is here to make the process smooth and stress-free. Let's make a plan and ensure your retirement is as easy as a Sunday morning.

Learn more: <https://naefcu.org/savings#iras>

LET'S GET SOCIAL!   

Federally Insured by

NCUA

