



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 you receive is based on your credit worthiness, the loan term, the age of the vehicle and your Member Relationships with NAE FCU. Please see a loan officer for your personalized rate.

SHOP SMART, SAVE BIG!

In order to make the most of your Black Friday while staying financially responsible, follow these tips:

1. Set a realistic budget by considering your essential expenses and savings.
2. Create a shopping list of items you genuinely need or have planned for.
3. Research deals in advance to compare prices and plan your strategy.
4. Embrace online shopping for convenience and exclusive discounts.
5. Subscribe to newsletters and social media for early updates on deals.
6. Avoid impulse buying by staying disciplined and referring to your shopping list.

SKIP-A-PAY THIS HOLIDAY!

For a nominal fee of \$25, you may be eligible to skip your November or December 2023 loan payment! Your loan must be current, you must have an active checking account, and you must set up an NAE online banking account!*

*This offer does not apply to mortgage loans or credit cards. All holiday Skip-A-Payment fees will be donated to Make-A-WishVA. Additional restrictions may apply. See branch staff for details.



SAVE BIG WITH SANTA'S \$\$\$!

You've been waiting all year for their return! All NAEFCU branches will have Santa Dollars available for sale beginning November 1, 2023 and continuing throughout the holiday season! Santa Dollars are real US currency with the Santa seal and can be spent anywhere, but it is far more fun to collect these unique dollars or to give to loved ones as a gift. The cost for each Santa is \$2.50, and all proceeds go to the Make-A-Wish Greater Virginia Foundation.



HOLIDAY CLOSINGS

COLUMBUS DAY: OCTOBER 9, 2023

VETERANS DAY: NOVEMBER 11, 2023

THANKSGIVING DAY: NOVEMBER 23, 2023

CHRISTMAS DAY: DECEMBER 25, 2023

NEW YEAR'S DAY: JANUARY 1, 2024

SAVE AND CELEBRATE!

RATES AS LOW AS
8.99% APR*

UNWRAP THE MAGIC OF SAVINGS THIS HOLIDAY WITH A NAE PLATINUM VISA!

* APR = Annual Percentage Rate. Subject to credit approval. Additional conditions may apply. Rates may vary and are between 8.99% and 16.99% depending upon your credit score. NAE may discontinue or modify this promotion at any time at its sole discretion. This credit union is insured by the NCUA.



COMMUNITY CORNER

Thank you! Through your generosity and support, NAE continues to support a local school with needed school supplies to make learning successful for young students. In the coming quarter, we will be hosting a food drive for the Foodbank and raising funds to support the Make-A-Wish Greater VA Foundation.

Food Drive: Monday, October 23, 2023 - Wednesday, November 17, 2023. Please help with our annual Food Drive to support the Foodbank of SE VA and ES. You can drop off your non-perishable food donations into decorated Food Drive barrels at all 4 NAE branch locations.



BOARD OF DIRECTORS

Roger Emory
Chairperson

Dudley King
Vice Chairperson

Paul T. Johnson, Jr.
Treasurer

Frank Bozarth
Secretary

Palmer Stillman
President/CEO

Tim Briggs

Atonya Cuffee

Frank James

Ronnie Lehman

Eric Rode

Ted Thorbjornsen

ADVISORY BOARD

Lorie Farre

James McCrickard

Jon "Chris" Slabaugh

SUPERVISORY COMMITTEE

Eric Rode
Chairperson

Lorie Farre

Howard Fitchett

Sara Fitchett

Jay Robinson

THANK YOU FOR BEING A MEMBER!

HOW TO AVOID HOLIDAY SCAMS

- Beware of Phishing:** Avoid clicking on links or attachments from unknown emails. Be sure to verify the sender's authenticity.
- Trust Reputable Retailers:** Shop from well-known websites with secure payment options (HTTPS, padlock symbol).
- Secure Devices:** Update software, use strong passwords, and enable multi-factor authentication.
- Verify Charities:** Check legitimacy before donating to avoid fake organizations.
- Avoid Fake Deals:** Be cautious with suspicious ads and links promising unrealistic discounts.
- Use Safe Wi-Fi:** Avoid public networks for sensitive activities in order to prevent data interception.
- Monitor Accounts:** Regularly review bank and credit card statements for unauthorized transactions.

CREDIT SCORE: TRUTHS VS. MYTHS

TRUTHS: Payment history significantly affects scores, and lower credit utilization is beneficial.

MYTHS: Checking scores harms them (this is false for soft inquiries). Closing old accounts boosts scores (usually not true).

MEMBER ACCOUNT INFORMATION

Every year, as part of NAEFCU's routine annual audit, your Supervisory Committee is required to perform a verification of member accounts. The Supervisory Committee has assigned this process to NAEFCU's external audit CPA firm. If you should receive a verification letter, compare the balances stated on the letter to your statement balances for the date specified. If you have any discrepancies, please note them and mail the letter back to the external auditors. Their contact information will be provided in the letter.

PRIVACY NOTICE:

Each year, NAE is required to give our members an updated copy of our Privacy Notice. Please take a moment to read it. As required by federal and state laws and as part of the United States Patriot Act, which is designed to fight the funding of terrorist activities and money laundering, the Credit Union must legally collect and share certain information about you, our members. NAEFCU is committed to protecting your privacy. Please access the NAEFCU Privacy Policy on our website for more details.

LET'S GET SOCIAL!

Federally Insured by

NCUA

