



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.



MOBILITY
ACCOUNT
ACCESS
WHEREVER
YOU GO!

Get the NAE FCU mobile banking app today! With the Mobiliti app you can:

- Check account balances
- View recent transactions
- Transfer funds between accounts
- Pay bills with Bill Pay



ONE COMMON CREDIT SCORE MYTH

➔ **Checking your credit score won't lower it!**

Stay informed about your credit health, monitor your credit regularly, and be cautious of false promises from credit repair companies. Contact us to see how we can help you build your credit!



**GO GREEN WITH
E-STATEMENTS**

Make a positive impact on the planet when you switch to e-statements! View your account balances and previous transactions online without having to wait for the mail.



HOLIDAY CLOSINGS

INDEPENDENCE DAY: TUESDAY, JULY 4

LABOR DAY: MONDAY, SEPTEMBER 4

COMMUNITY CORNER

Thank you! Through your generosity and support, NAE has had a very successful first quarter of 2023 in raising funds to support the Make-A-Wish Greater VA Foundation.

In July we will start our Back-To-School Supply drive with school supply lists and decorated barrels in all 4 branches to drop off your donations.

School Supply Drive: Monday, July 17, 2023 – Friday, August 25, 2023

Please help with our annual School Supply Drive for much needed supplies to help get the school year off to a good start. You can drop off your donations into decorated School Supply barrels at all 4 NAE branch locations.



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THANK YOU FOR BEING A MEMBER!



PLATINUM VISA

NO ANNUAL FEE!

The average APR for all new credit card offers in the US is 23.98%***

RATES AS LOW AS 8.99% APR*

WHY WOULD YOU NOT SWITCH TO 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. ***Matt Schulz, “Average Credit Card Interest Rate in America Today”, Lending Tree, May 15, 2023.”



NOTICE EFFECTIVE JULY 1, 2023

NAE WILL BE ENDING AFTER-HOURS AND WEEKEND CALL SERVICE

To assist our members with accessing their accounts for popular requests like checking your current balance, deposits, cleared checks, to move money between accounts and make loan payments, NAE offers 2 convenient and easy to use options available 24/7. You can use our 24 hour Voice Response service from any touchtone phone or NAE Online Banking and Mobile Banking app.

Voice Response – Call (757) 410-2000 and follow the prompts.

Online – Visit www.naefcu.org. Click Access Virtual Branch, Click Enroll if a First Time User or enter User Logon ID and Security Code if already set up.

For technical help setting up either service, please call (757) 410-2000 and follow the prompts.

DORMANT ACCOUNT NOTICE

NAEFCU's goal is to retain active member accounts so the credit union can continue to offer quality products and services. Accounts that fall below the applicable minimum balance and have not had any transactions over a specified period may be classified as inactive or dormant, subject to service fees, suspension of account statements, and possible closure, as detailed in the Membership and Account Agreement. We urge you to please contact us in order to keep your account(s) in an active status.

SUSPENSION OF SERVICES

With the rise in fraudulent activity and other unacceptable behaviors, NAE FCU has updated the Suspension of Services Policy to prevent potential loss exposure to the credit union. The policy outlines the various actions and consequences, including but not limited to, expulsion from membership.

LET'S GET SOCIAL!

Federally Insured by

NCUA

