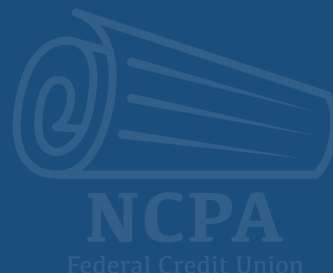


Connection

Published Quarterly For Members of NC Press Association Federal Credit Union



World Elder Abuse Awareness Day: Raising Awareness and Prevention

World Elder Abuse Awareness Day is a global campaign that was established over 10 years ago by the International Network for the Prevention of Elder Abuse and the World Health Organization at the United Nations. The annual event, which will take place June 15, 2017, helps promote a better understanding of abuse and neglect of older persons, while raising awareness of the cultural, social, economic and demographic processes affecting elder abuse and neglect.

North Carolina Press Association Federal Credit Union (NCPAFCU) believes the safety and financial well-being of members is important, including those members who are potential victims of abuse, neglect and financial exploitation. World Elder Abuse Awareness Day gives NCPAFCU the opportunity to provide members with valuable information to aid in recognizing and preventing elder abuse and financial exploitation.

Older adults throughout the United States lose an estimated \$2.6 billion or more each year due to financial exploitation. Often, cases of abuse and financial exploitation go unreported. In North Carolina, the law requires anyone who suspects that a vulnerable or older adult is being abused, neglected or financially exploited to report this information to Adult Protective Services in the county where the adult resides. Financial institutions located in North Carolina must also report suspected financial exploitation of older and disabled adults.

Ultimately, we all have a responsibility to be aware of potential red flags of abuse, neglect and exploitation. For more information about preventing abuse and exploitation of older adults, visit or contact your local branch.

Member Information

Holiday Closing

Credit Union branches will be closed for the following holiday:

Independence Day

Tuesday, July 4th

For member convenience, all automated services as well as member services via 1-888-732-8562 will be available.

Energy Tip

Hang your clothes inside to dry near a sunny window or on an outside line and save 5kW per load of laundry.

Brought to you by NC GreenPower

Did You Know?

As a member of NCPAFCU, your immediate family is eligible to join. For more information, visit ncpafcu.org.

Important References

NC Press Website: www.ncpafcu.org

NC Press Voice Response Service:
1-877-247-7377 • 919-278-1001

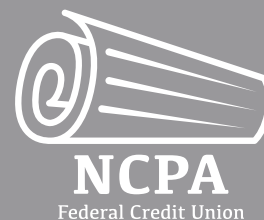
24/7 Member Services:
1-888-732-8562 • 919-857-2150

Free Credit Report:

www.annualcreditreport.com

National Do-Not-Call Registry #:
1-888-382-1222

Opt out of Pre-approved Offers #:
1-888-567-8688



Loan Rates Effective May 8, 2017

Loan Services	Payroll Deduction (APR)	Direct Pay (APR)
NEW VEHICLE		
Up to 36 months (up to 110% MSRP)	1.75%	2.25%
37 - 60 months (up to 110% MSRP)	2.75%	3.25%
61 - 72 months (up to 110% MSRP)	3.75%	4.25%

Example: For a \$25,000 new auto loan, your monthly payment will be \$714 for 36 months at 1.75% APR when your payment method is payroll deduction/funds transfer (\$719 for 36 months at 2.25% APR with direct payments), \$447 for 60 months at 2.75% APR when your payment method is payroll deduction/funds transfer (\$453 for 60 months at 3.25% APR with direct payments), \$389 for 72 months at 3.75% APR when your payment method is payroll deduction/funds transfer (\$395 for 72 months at 4.25% APR with direct payments).

New vehicle is defined as current, prior or upcoming year model with less than 10,000 miles. Get up-to-date information on new cars with Chrome Showroom.

USED VEHICLE

Most Recent 5 Model Years (up to 60 months)	4.75%	5.25%
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Example: For a \$15,000 used auto loan your monthly payment will be \$282 for 60 months at 4.75% APR when your payment method is payroll deduction/funds transfer (\$285 for 60 months at 5.25% APR with direct payments).

Older than 5 Years (up to 48 months)	4.75%	5.25%
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Example: For a \$15,000 used auto loan your monthly payment will be \$344 for 48 months at 4.75% APR when your payment method is payroll deduction/funds transfer (\$348 for 48 months at 5.25% APR with direct payments).

OTHER LOANS

Share Secured Fixed Installment

Up to 24 months	4.50%	4.50%
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Example: For a \$5,000 share secured loan, your monthly payment will be \$219 for 24 months at 4.50% APR.

From 24 to 48 months	4.75%	4.75%
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Example: For a \$5,000 share secured loan, your monthly payment will be \$115 for 48 months at 4.75% APR.

Share Secured Term Note	N/A	4.00%
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Open-End Variable Rate Unsecured*	10.75%	11.25%
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Closed-End Variable Rate Unsecured*	10.75%	11.25%
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Visa® Credit Card*	N/A	8.50%
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Call or visit your local State Employees' Credit Union branch for further information on loan qualification requirements.

*Variable rates may increase

APR=Annual Percentage Rate

Board of Directors

Teri Saylor, Chair

Neal Rattican, Vice Chairman

Johnny Whitfield, Secretary

Brinn Clayton Ken Ripley

Rick Stewart Cathy Wallace

For the nearest branch or CashPoints® ATM visit ncpafcu.org or call 24/7 Member Services at 1-888-732-8562.

Theme Park Tickets

Tickets for the following attractions are available in all SECU branch locations: Carowinds, Kings Dominion, Wet 'n Wild Emerald Pointe, Myrtle Waves, Busch Gardens, Jungle Rapids Family Fun Park, Dollywood, Tweetsie Railroad and Ocean Breeze Waterpark.

Pricing can be found at www.ncpafcu.org or by contacting your local branch. Please check park websites for dates and hours of operation.



OPEN A NEW DOOR WITH AN NCPAFCU MORTGAGE!



LET US HELP TODAY!

For more information, go to ncpafcu.org, contact your local branch or call 24/7 Member Services at 888.732.8562.

