

Connection

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NCPAFCU's Auto Power Program – Easy as 1-2-3

The end of the year is here and now's the perfect time to take advantage of the great deals on a new vehicle! Are you ready for a new adventure and in the market for an upgrade? If so, NCPAFCU can simplify your shopping experience with Auto Power!

Whether you're looking for a new or used vehicle, the Auto Power program places you in the driver's seat, providing you with a pre-approved check up to a specific dollar amount for the purchase of a vehicle from a licensed dealer. With the check in hand, you have the power to make the deal and drive away – no additional calls or trips to the Credit Union are necessary!

There are 3 easy steps to this process:

1. Call the Credit Union toll-free at 888.732.8562 or visit your local branch to apply for your pre-approved check. Once approved, you'll receive your check in hand.
2. Start shopping for your vehicle of choice. Your pre-approved check is valid for 60 days, so don't feel rushed. It might take a little time to find the perfect ride.
3. Once you've found the deal for you, present the Auto Power check to the dealership and set out on the open road! We will mail all loan documents for you to sign and return.

It really is as easy as 1-2-3!

Information about NCPAFCU's Auto Power Program can be found at www.ncpafcu.org by clicking "Vehicle Loans" located under the "Products" tab at the top of the page. Get started today!

Member Information

Holiday Closings

Credit Union branches will be closed for the following holidays:

Christmas – Monday & Tuesday
December 26th & 27th

New Year's – Monday, January 2nd

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

Energy Tip

Adding a storm door gives you an extra layer of protection from the weather year-round.

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 www.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 November 21, 2016

Loan Services	Payroll Deduction (APR)	Direct Pay (APR)
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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	8.00%
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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 www.ncpafcu.org or call 24/7 Member Services at 1-888-732-8562.

NCPAFCU

Board of Directors

Two new board members were recently elected to your NCPAFCU Board of Directors, join us in welcoming Brinn Clayton and Cathy Wallace.



Brinn is the publisher of *The Courier-Times*, the community newspaper of Roxboro and Person County. Brinn is the third generation owner and publisher of *The Courier-Times*.



Cathy is the Classified Ads Manager of the *News and Observer*, the marketing sales manager and ad director for nandomediacompany.com and 3 community papers; *The Clayton News Star*, *The Smithfield Herald* and *The Eastern Wake News*.

More information regarding the NCPAFCU Board of Directors is available at ncpafcu.org/AboutUs/BoardofDirectors.html.

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NCPAFCU Mortgage!



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representative today
for more information!

