



A Quarterly Newsletter from Naheola Credit Union • Summer 2021

**HOLIDAY CLOSINGS**

Independence Day: Monday, July 5th  
Labor Day: Monday, September 6th

**Corner Office**

**NEW AND IMPROVED!**

Naheola Credit Union has been working hard behind the scenes! We are in the process of upgrading several products and services, researching several other products to upgrade, as well as implementing some new products. These all have you in mind to make your banking simple.

Some of the services we already offer really do make banking with NCU Simple. NCU belongs to the CO-OP Shared Branching Network, which allows members of NCU to access their accounts at other participating Shared Branching Credit Unions all over the United States and European Countries as well. You will notice in the body of this Newsletter the logo for CO-OP shared branching and how to locate participating CU's by going to Naheola.com and clicking on the CO-OP logo. It is that simple.

Your credit union has been offering remote check deposit for several years now. If you have the Mobile App, all you have to do is take a picture of the check that you have received and deposit it into your account. That is pretty simple also.

These two products mentioned are just a few that allows NCU to move with you or your recent graduate that may be starting a new job, going to college or whatever new journey is in his or her sites. Again, accessing your account at NCU is simple and can be reached in several different, secure ways. This can give you assurance that you can assist your recent graduate financially if needed.

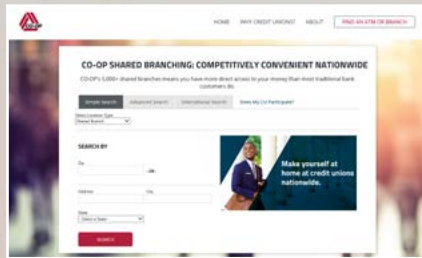
Congratulations to all recent Graduates and may your new journey be the best!

- Mark Johnson, CEO

**Congratulations  
Class of 2021!**



**Serving You Better With  
CO-OP Service Centers**



Do you have a senior beginning a new chapter of life and leaving the nest? One of the many perks of using Naheola Credit Union is our participation in Credit Union Service Center Network. Members of Naheola Credit Union can visit another Credit Union that participates in the Credit Union Service Center Network and conduct transactions. To find out participating credit unions, visit our website and click on the CO-OP emblem. Enter the zip code of the city you are needing to conduct your transaction. This will give you a list of credit unions that can help you complete your financial transactions. We hope this information helps you and your senior navigate this new chapter.

**Remote Deposit Now Available  
on the NCU Mobile App.**



Remote Deposit allows you to deposit a check without leaving your home. Simply use the Mobile Deposit feature on the NCU Mobile App to take a picture of your check and upload it. Depositing a check has never been so easy!



1-866-NAHEOLA  
www.naheola.com

LOCATIONS

**Main Branch**

5480 Main Street  
Pennington, AL 36916  
205-844-5527

**Demopolis**

698 Highway 80 West  
Demopolis, AL 36732  
334-287-0061

**Butler Branch**

302 North Mullberry Avenue  
Butler, AL 36904  
205-844-5380

**Livingston**

719 N. Washington Street  
Livingston, AL 35470  
205-844-5018

IMPORTANT NUMBERS

**VISA Debit Cards**

To report a lost or stolen card call 1-800-472-3272. To reset the PIN for your Visa Debit card please call 1-800-757-9848

**VISA Credit Cards**

To report a lost or stolen card please call 1-877-871-0939

**Sign up for  
Online Banking  
today and enroll in  
E-statements**



**NEW PRODUCT ALERT!  
WE PARTICIPATE IN QUICKBOOKS!**

LINK YOUR ACCOUNTS TODAY!



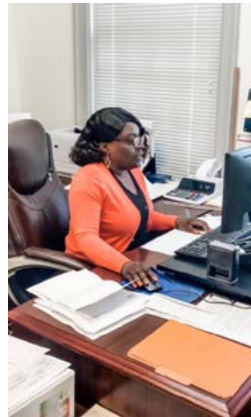
Naheola Credit Union now participates with Intuit Quickbooks. Log in to your Quickbooks account and link your Naheola Credit Union account today. Once the accounts are linked you will be able to directly download transactional history into your Quickbooks account along with your other financial activity.

**Behind The Scenes!**

We often forget what businesses do behind the scenes to maintain daily operations. Members think of transactions and loans when visiting Naheola Credit Union. We captured some moments of other operations that keep us running smoothly day to day.



Renee Roberts printing an instant issue credit card.



Donna Coleman in bookkeeping paying invoices.



Anna Day scanning loan documents into our virtual repository.



Haley Thorne accepting money to replenish our vault.

**FEE/RATE SCHEDULE**

ACCURATE AS OF 6/30/21

Membership par value	\$25.00	Stop payment	\$30.00 per
Membership Fee	\$0.25	Shared Branching Service Charge	\$1.00
Early Account Closure Fee	\$25.00	Domestic Wire In/Out	\$15.00
(accounts < 6 months old at closure)		International Wire In/Out	\$35.00
Account History	\$1.00	Shared Account Excessive Withdrawal Fee	\$1.00 per withdrawal
Cashier's Check	\$2.00	Late Fee on Loan Payments	5% of payment
Check Cashing (approved non-members)	1% of check value	Money Market Excessive Withdrawal Fee	\$1.00 per withdrawal
Check Copies	\$1.00 each	Club Account Withdrawals	\$3.00
Copy Fee	\$0.50 per page	Dormant Account Fee	\$5.00 monthly
Fax Fee (sending/receiving)	\$1.00 per page	Abandoned Property Fee	\$5.00 monthly
Gift Card	\$1.00	Low Balance Fee (<\$25.00)	\$1.00 monthly
Statement Copy	\$1.50	Research Fee	\$25.00 per hour, \$25 minimum
ATM Fee (foreign ATM/foreign card)	\$1.50	<b>Safe Deposit Boxes</b>	
Debit Card Replacement	3rd one \$20.00	3 x 5	\$15.00
Uncollected Funds Fee	\$35.00 per	5 x 10	\$40.00
Courtesy Pay Fee	\$35.00 per	5 x 5	\$30.00
Overdraft Fee	\$1.00 per	10 x 10	\$65.00

FOLLOW US ONLINE AT



Federally Insured by NCUA  
Equal Housing Lender

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