



NASHVILLE

POST OFFICE CREDIT UNION

The Courier Newsletter

December 2023

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EQUAL HOUSING OPPORTUNITY



Annual Membership Meeting



Join us on Friday, March 15, 2024, for our 99th Annual Meeting and Open House at the Credit Union. For your convenience, we will have a come and go open house instead of a formal meeting. You can enjoy refreshments, vote in Board elections, and register for door prizes!

Drawings will be held for great prizes with one grand prize. Everyone attending will receive a gift bag. This is a great chance to meet our Staff, Management, and Board of Directors, as well as many of your co-workers and retired friends. We hope to see all of you there to share in the fun and festivities with us.



Board of Directors Election For 2024

The 2024 election for Board of Directors will be held at the March Annual Meeting. Larry Taylor, Geneva London, and Lisa Ray-Ensley are up for re-election.

Property Tax Notice



If you have a Real Estate Loan with the Credit Union and pay your property taxes yourself, make sure you send or bring a copy of the receipt showing your taxes have been paid to complete your loan portfolio. **If your Property Taxes are not paid on time then your loan is considered to be in default.**

The Credit Union does not automatically pay any member's property taxes. If you have a mortgage loan with us and want the Credit Union to pay your property taxes you must contact our Mortgage Department each year. You will be required to send us a copy of your property tax statement and must have the full amount of the property taxes in your account before we can remit the payments for you. If you have any questions regarding this matter, please contact our Mortgage Department at (615) 871-4221.



Disclosure

As previously mentioned in our last newsletter, effective January 1, 2024, our Service Charges Schedule that list the Credit Union's fees has changed. Also, our Member Service Agreement has been updated. If you would like a copy of either of these documents, we can email or mail you a copy. To request a copy, contact us at memberservices@npocu.org or call 615-871-4221.

Dormant Accounts

Is your account dormant? An account is considered to be dormant if the account has a balance of less than \$100.00 and no member-initiated activity has taken place for a period of 12 months. Once an account is deemed dormant, it is subject to a monthly dormant fee and may eventually be closed.

We want you to enjoy all the benefits of the Credit Union. If your account is dormant, you can reactivate it by simply making a deposit. For your convenience, you can even make the deposit by using our remote deposit feature of our mobile app. If you have any questions please contact us at (615) 871-4221.



Visa® Credit Card Balance Transfer Special

We are offering a Visa credit card Balance Transfer Special with a low rate of 6.99% APR for 36 months. Qualified members can take advantage of this low rate on balance transfers made during the months of January and February 2024.

If you do not have a Visa credit card with Nashville Post Office Credit Union, now is the time to apply online. We are here to help our members take advantage of this special rate and get rid of your high interest rate credit cards. You will be glad you did!

APR =Annual Percentage Rate. Subject to credit approval. NPOCU reserves the right to decline to process any balance transfer request for any reason. At the end of the 36 months, the rate on any balance of the transferred amount remaining will be the regular credit card rate for the member. Rates range from 11% APR to 18% APR.

Contact our Loan Department at (615) 871-4221 for more information.

CONSUMER CORNER



Phishing Emails

Scammers use email and text messages to try to steal your passwords, account numbers, or other sensitive information. Sometimes they may send an email that looks like it is coming from a real company, even the Credit Union. This is called spoofing. Scammers send thousands of phishing emails and text every day. Here are some tips to recognize phishing emails:

1. Look at the email address it is being sent from. Is it misspelled or have extra characters?
2. What time was the email sent? Was it in the middle of the night or early morning?
3. Are there misspelled words in the body of the email?
4. Does the email or text convey a sense of urgency?
5. Is it trying to confirm account numbers or passwords?
6. Does it contain an unfamiliar website link?

Always make sure you keep your operating system on your computer or cell phone updated to help protect your device. **The Credit Union will never send you an email or text asking for your account number, username, or password.** If you get a suspicious email or text please do not hesitate to reach out to us.

Wishing you and your family a year filled with happiness, peace, and prosperity!

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NASHVILLE

POST OFFICE CREDIT UNION

Cristy Skinner, CEO

BOARD OF DIRECTORS

Mr. Larry Taylor, Chair

Ms. Sharon Rader, Vice-Chair

Mr. Johnny Holmes Sr., Treasurer

Mrs. E. Theresa Fennell, Secretary

Mrs. Geneva E. London

Ms. Lisa Ray-Ensley • Mrs. Annette McLaurin

Kim Strickland, Courier Editor

Please mail all correspondence to:

P.O. Box 291233, Nashville, TN 37229

(615) 871-4221 or Toll Free at (800) 298-8878

Quick Response: (800) 789-4382

Website: www.npocu.org

2024 SCHEDULE OF HOLIDAY CLOSINGS

DATE OBSERVED	DAY	HOLIDAY
January 1st, 2024	Monday	New Year's Day
January 15th	Monday	Martin Luther King Jr. Day
February 19th	Monday	Presidents' Day
March 29th	Friday	Good Friday
May 27th	Friday	Memorial Day
June 19th	Wednesday	Juneteenth
July 4th	Thursday	Independence Holiday
September 2nd	Monday	Labor Day
October 14th	Monday	Columbus Day
November 11th	Monday	Veteran's Day
November 28th	Thursday	Thanksgiving Day
November 29th	Friday	Thanksgiving Holiday
December 24th	Tuesday	Christmas Eve
December 25th	Wednesday	Christmas Day
January 1, 2025	Wednesday	New Year's Day