



COURIER FALL 2025 CONNECTION

CardHub Coming Soon!

More control. More Convenience. All in one place.

Soon, you'll be able to manage your debit card 24/7 directly from the convenience of our mobile app. With CardHub, you'll have the power to protect your card, personalize your preferences, and stay informed in real time.



Key Features

Real-Time Controls & Alerts

Stay aware and in control of your card activity with instant alerts and purchase control options. See enriched transaction details including merchant name, location, and contact information for both pending and posted purchases.

Set Travel Alerts and Location Alerts

Heading out of town? Easily set travel alerts to ensure your card works wherever you are, and use location-based controls to add an extra layer of protection from suspicious or out-of-area activity.

Block or Unblock Your Card Anytime

Lost your card or notice something suspicious? Instantly block your debit card to stop new transactions in real time and just as easily unblock it when everything's secure again. It's safety and flexibility, in your hands.

Stay tuned to our website and Facebook for more information.

Twelve Days of Christmas Giveaway

Starting December 8th, we will be giving gifts away every business day until December 23rd. You can start registering for the giveaway* in our lobby November 24th. You can also enter by sharing the post about the Twelve Days of Christmas Giveaway on Facebook. We love doing things for members to make the season a little brighter.

*By entering the giveaway, you give NPOCU permission to publish your name and/or picture if you are a winner. To win, you must be a member of NPOCU and have an account in good standing. Other restrictions may apply.



Whether it's a little extra money for the perfect holiday gifts, traveling to see loved ones, or just simply consolidating your debt, our Christmas Loan can help this Holiday Season!

Rate as low as 12.00% APR*

Borrow up to \$1,200 NO PAYMENTS for 60 Days Terms up to 12 months

*APR = Annual Percentage Rate. Previous Christmas loan must be paid off prior to a new loan.

Other qualifications may apply.



Know a family that is struggling and could use a little help this Thanksgiving? Nominate them to receive a Thanksgiving meal in the form of a \$200 Walmart gift card. To nominate a family, please send an email to npocu.org with the family's contact information, number of members in the family, and a brief explanation why they deserve it. We will accept nominations now until November 14th. We know times are hard and just want to make it a little bit easier this Thanksgiving.



Skip-a-Payments on loans are subject to credit approval. See website and Skip-a-Payment Form for details. Visit npocu.org/pdfs/SkipAPaymentForm.pdf

Employee Spotlight

Meet Rachael - one of our amazing Loan Officers who has been part of our credit union family for the past four years! With a heart for service and a can-do attitude, Rachael handles everything from consumer and mortgage loans to notary duties and she is always ready to jump in wherever she is needed.

Outside of work, Rachael's zest for life shines through! She loves traveling to Hilton Head, singing, fishing, and diving into her Bible for inspiration. But what truly sets her apart is her deep compassion for helping those on the journey to recovery from substance abuse by offering support and encouragement every step of the way.

Whether she's assisting members at the credit union or lending a hand in her community, Rachael brings generosity and dedication to everything she does. We are so lucky to have her - she is not just a team member, she is a true asset to our members and our mission!



Protecting Your Account with an Added Layer of Security

At Nashville Post Office Credit Union, protecting our members' information is one of our highest priorities. As technology advances, so do the methods fraudsters use, ranging from Al-generated voice replication to spoofed phone numbers.

To help combat these risks, we offer the option to place a **password on your account.** This added layer of protection is not required, but it can provide extra peace of mind.

Here's how it works:

- You choose a password that will be attached to your account.
- Any joint owners on the account will also need to know this password.
- Whenever you call or visit us, you'll be asked for your password before any information is shared or a transaction is processed.
- If the correct password cannot be provided, the transaction will be denied.

If you'd like to add a password to your account, simply call or visit our Member Service Department. For your protection, we'll ask you a few questions to verify your identity before setting it up.

Holiday Closings

Tuesday, November 11th **Veterans Day**

Thursday, November 27th **Thanksgiving Day**

Friday, November 28th **Thanksgiving Holiday**

Wednesday, December 3rd
Will be closing at 1:00pm for Staff
Meeting

Wednesday, December 24th **Christmas Eve**

Thursday, December 25th **Christmas Day**

Wednesday, December 31st

New Year's Eve Closing at 2:00pm

Thursday, January 1, 2026

New Year's Day

(615) 871 - 4221 | npocu.org







Notice:

Effective January 1, 2026, our Service Charges Schedule that lists the Credit Union's fees will be changing. If you would like a copy of the new Schedule after the first of the year, you can request a copy at memberservices@npocu.org or call 615-871-4221.

Federally Insured by NCUA | Equal Housing Opportunity

ALL THE SUPPORT YOU NEED - ANYTIME, ANYWHERE

Need help? Now it's easier than ever to reach us with Live Chat, Text, Voice, and our virtual assistant, Ollie!



CHAT NOW



HI, I'M