

Tis the Season... for Online Scams

The holiday season brings joy, generosity, and unfortunately, a spike in fraud. As more people shop online for gifts and travel deals, scammers excel in their efforts to steal personal and financial information.

Here are a few simple ways to keep your information safe this holiday season:

Shop Smart Online

Only shop with retailers you know and trust. Before entering any payment information, double-check that the website address starts with <https://> — the “s” stands for secure. Avoid clicking on links from emails or social media ads that seem too good to be true.

Watch Out for Delivery Scams

Fake shipping notifications are one of the most common holiday scams. If you receive a text or email about a package you don't recognize, don't click the link. Go directly to the shipper's official website or app to check tracking information.

Use Secure Payment Methods

Credit cards and mobile wallet services offer better fraud protection than debit cards. Never save your payment information on websites you don't plan to use again.

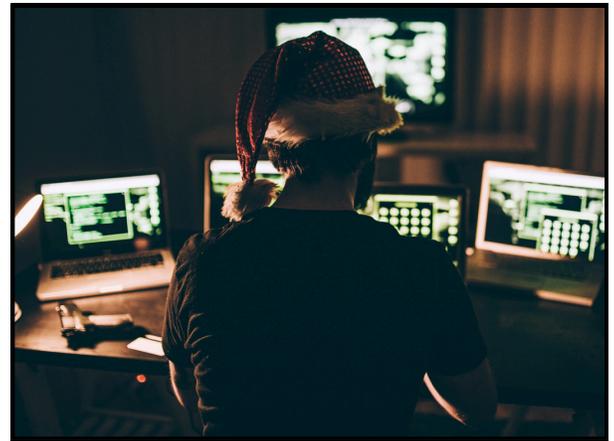
Protect Your Accounts

Use strong, unique passwords — and don't reuse them across multiple sites. Enable two-factor authentication whenever possible to add an extra layer of security.

When in Doubt, Pause

If something feels off, it probably is. Scammers count on people being busy and distracted this time of year. Take a moment to verify before you click, share, or buy.

At Natco, your security is always our priority. By staying alert and taking a few simple precautions, you can keep your information — and your holidays — safe and stress-free.



Federally Insured by NCUA

Upcoming Holiday Closings

- Tuesday, November 11th - Veterans' Day
- Thursday, November 27th - Thanksgiving
- Friday, November 28th - Day after Thanksgiving
- Wednesday, December 24th - Christmas Eve (Open from 9 a.m. to 12 p.m.)
- Thursday, December 25th - Christmas Day
- Wednesday, December 31st - New Year's Eve (Open from 9 a.m. to 12 p.m.)

CLOSED

Account information can be accessed through home and mobile banking.

Withdrawals and deposits can be made using the ATM at any of our branches and your Natco debit card.



Round Up the Change & Reach Your Savings Goals

When you enroll in our Round Up the Change Savings program, we will round up the amount of each debit card transaction to the next whole dollar amount, and transfer the excess amount from your checking account to your savings account*.

Learn more at natcocu.org/round-up-the-change-savings.



Overdraft Protection for Life's Rainiest Days

Natco's membership helps you prepare for the unexpected. With our overdraft protection program, you have various options to help cover transactions if funds are temporarily unavailable in your checking account. Explore our overdraft features today!

Learn more at natcocu.org/overdraft-courtesy-pay-protection-privilege.



Heading Out for the Holidays? Let Us Know!

Whether you're visiting family or escaping the cold, make sure your card is ready to travel with you. Use the Card Manager app to set up travel notifications and enjoy safe, stress-free spending on your trip.

Set up your travel notification directly in the Natco Card Manager App. Available for free in the [App Store](#) and [Google Play](#).

OPERATING HIGHLIGHTS

as of September 30, 2025

Assets	\$146,117,009
Loans	\$113,480,419
Shares	\$121,431,309
Members	17,518

DIVIDENDS

Declared for 3rd Quarter 2025

Regular Shares

\$5 - \$100.....	0.05% APY
\$100.01 - \$1,000.....	0.10% APY
Over \$1,000.....	0.20% APY
Christmas Club.....	0.20% APY
Vacation Club.....	0.20% APY
Special Shares.....	0.20% APY
Morey Kids Club.....	0.20% APY
IRA Shares.....	0.30% APY

BOARD OF DIRECTORS

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- Jack Buckland, Vice Chairman
- Carl Rhinehart III, Secretary
- Cynthia Duke, Treasurer
- David Nutty, Director
- Pam Pearson, Director
- Linda Sherrow, Director

SUPERVISORY COMMITTEE

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- Dan Jennings
- Donna Kitchel
- Paul Weiss

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- Sherry Dillon,
Director of Innovations & Administration
- Brandi Hoffenbacher,
Director of Branch Operations
- Karen Houser, Director of Marketing

Season's Greetings Made Budget Friendly



Affordable holiday loans to cover gifts, travel, and holiday plans

The holidays will be here before you know it! Between travel plans, gift giving, and all the other little extras that come with the season, expenses can add up quickly. Planning ahead now can make a big difference once the holiday rush begins.

A holiday loan from Natco can help you stay ahead of the stress — and the bills. Whether you're covering travel costs, stocking up on gifts, or just want a little extra cushion for peace of mind, we're here to help you make it happen comfortably.

Instead of waiting until December to figure out how to cover everything, get a jump start today. Our team can help you find a loan that fits your budget, so you can focus on what really matters — spending time with the people you care about most.

Let us help you make this holiday season merry, bright, and stress-free. Apply for your holiday loan today and get ahead before the holidays arrive!

