Natco Credit Union Celebrates 75 Years

October 31st is an important day in the history of Natco Credit Union. On this date in 1944, official documents were signed to establish Natco Credit Union as a financial institution. Membership in Natco Credit Union was originally for employees of the Natco (National Automatic Tool Company) and their immediate family members. The first documented information available shows 202 members and total assets of $982. In today’s economy, this would equate to $14,000.

Over the years, we have seen growth through new members joining, new local companies becoming a SEG (select employee group, mergers, and charter changes.

Membership in your credit union is now open to:
- anyone who lives or works in one of the following Indiana counties - Wayne, Fayette, Randolph, Henry, Rush, Union and Franklin;
- any industrial worker in a 25-mile radius of Richmond;
- an employee of one of our SEGs;
- or an immediate family member of an existing member.

We are thankful for the long history we have in our communities. We currently provide financial services and solutions to 15,777 members. Our assets are $91,566,529 and our mission is ‘Helping People Live Better Lives.’

YOU have helped to make us what we are today. YOU are an important part of our history. Please join us in our offices on Thursday, October 31st as we celebrate our 75th Anniversary. We invite you to stop in for cake and allow us to personally ‘THANK YOU’ for your membership.

We will continue our anniversary celebration over the next several months. Follow us on Facebook for important information about upcoming member appreciation days and community events. We are truly thankful for the local support we have received over the past 75 years and look forward to providing services and solutions to our members for many years to come.

Natco Credit Union - RIGHT TIME, RIGHT SUPPORT, REAL FREEDOM

Natco Credit Union Supports the Richmond Farmer’s Market

As part of our sponsorship of the Richmond Farmer’s Market, we attended the event on Saturday, August 10th.

Pam Pearson, Natco Credit Union Business Development Officer and Dana Sinclair, Natco Community Empowerment Center, Community Outreach Coordinator were onsite to talk with people and spread the word about everything available to our community from Natco Credit Union and Natco Community Empowerment Center.

We look forward to the 2020 Richmond Farmer’s Market.
Reach Us By Text

With over 8,000 phone calls coming in each month, we struggle sometimes to get the phones answered quickly. Another option is to TEXT a message to any of our 3 main phone numbers. This text message will be answered quickly and won’t require you to wait on the phone. Text your question(s) to:

(765) 962-2561 - Round Barn office
(765) 827-1541 - Connersville office
(765) 966-1108 - East side office

You can easily transfer funds through one of our mobile apps, through home banking or PAL.

Voting is Open for the 2019 BRAvo Event

Again this year, Natco Credit Union has an entry in the BRAvo contest. The twelve bras that receive the most votes will be featured in a special edition spread in the Palladium-Item.

We need your help to make it into the top twelve. Visit this web site on a daily basis through XXXX and vote for entry 23 - Hakuna Your Tata’s... It’s a Problem Free Mammography.

Through donations and grants, Reid has been able to provide 1,500 mammograms to uninsured women over the past three years.

Upcoming Holiday Closings

Columbus Day - Monday, October 14, 2019
Veterans Day, Monday, November 11, 2019
Thanksgiving - Thursday & Friday, November 28 & 29, 2019
Christmas Eve - open until 1:00 p.m. to Tuesday, December 24, 2019
Christmas Day - Wednesday, December 25, 2019
New Year’s Eve - open until 1:00 p.m. on Tuesday, December 31, 2019

Christmas Club Withdrawals

Christmas Club funds are available for withdrawal or transfer from October 1, 2019 through January 31, 2020 without a fee.

Now is the perfect time to open a Christmas Club account for next year. Direct deposit or payroll deduction makes it easy!

Simply tell us how much to deposit into your Christmas Club account from each payroll. The funds will be set aside for next year’s holiday season.
Giving Members REAL FREEDOM with our Visa Card for Three Years

After three years of offering Natco REAL FREEDOM credit card options, we are extremely excited to share that we have helped 1,200 members!

We offer three card options! This allows members the option to carry the card that gives them what they need.

If you don’t already have a REAL FREEDOM Visa, learn more below and apply for the card type that works for you and your financial goals!

**SECURED VISA**

GIVE YOURSELF SOME CREDIT!
Build your credit with peace of mind! Let us help you get back on track and find long-term solutions to financial problems with our REAL FREEDOM Secured Visa.

**SIMPLE VISA**

INSANELY GREAT RATES! NO HASSLES!
Frills aren’t for everyone. If you want a simple credit card with low, low rates, our REAL FREEDOM Simple Visa offers great rates with no hidden fees or hassles.

**REWARDS VISA**

YOUR REWARD? GREAT REWARDS
The perks are all yours! 1 point for every $1 spent. It’s your time to rack up rewards with our REAL FREEDOM

APPLY FOR A REAL FREEDOM VISA

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Donations for the Wayne County Relay for Life Surpass $10,000

For the second year in a row, our staff and membership has went above and beyond in raising money for the Wayne County Relay for Life. Our total donation for 2019 was $10,003! Since we raised over $10,000, we recognized as an elite group of donors in the Relay for Life Club M.

Money was raised in our Richmond offices. We had a variety items including Warm Glow candles, key chains, rings, bracelets, necklaces, hand sanitizer, cups, and new this year - MudLOVE inspirational bracelets.

Many of us have been touch by cancer in one way or another. We are thankful that TEAM NATCO continues to make a difference. Thank you to each person who made a donation!

Pictured: Summer Culbertson - Team Captain
OPERATING HIGHLIGHTS
as of August 31, 2019

<table>
<thead>
<tr>
<th></th>
<th>Amount</th>
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</thead>
<tbody>
<tr>
<td>Assets</td>
<td>$91,566,529</td>
</tr>
<tr>
<td>Loans</td>
<td>$65,524,593</td>
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<tr>
<td>Shares</td>
<td>$78,227,366</td>
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<tr>
<td>Members</td>
<td>15,777</td>
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DIVIDENDS
Declared for 3rd Quarter 2019

<table>
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<tr>
<th>Dividend Type</th>
<th>Interest Rate</th>
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<tbody>
<tr>
<td>Regular Shares</td>
<td></td>
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<tr>
<td>$5 - $100</td>
<td>0.05% APY</td>
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<tr>
<td>$100.01 - $1,000</td>
<td>0.10% APY</td>
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<tr>
<td>Over $1,000</td>
<td>0.20% APY</td>
</tr>
<tr>
<td>Christmas Club</td>
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<tr>
<td>Vacation Club</td>
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<tr>
<td>Special Shares</td>
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<tr>
<td>Morey Kids Club</td>
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<tr>
<td>IRA Shares</td>
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BOARD OF DIRECTORS
Pam Pearson, Chairman
Linda Sherrow, Vice Chairman
David Nutty, Secretary
Cynthia Duke, Treasurer
Jack Buckland, Director
Mike Helms, Director
Don McCurdy, Director

SUPERVISORY COMMITTEE
Adam Duke, Chairman
Geneva Rusk
Dan Wandersee
Paul Weiss

SENIOR STAFF
Cynthia Duke, CEO
Brenda Estes, Chief HR Officer
Annette Sanders, VP/Collections

Helping People Live Better Lives

Member Tells His REAL LIFE Story

Is there something special you’ve wanted for a long time but never seemed to have the means to get it?

Click the image to learn about Mike’s REAL LIFE story and how Natco helped him and his wife get the camper they had always dreamed about.

Apply online for your next loan or call to talk to a loan expert.

Open Your Eyes to a Credit Union Campaign

Credit unions offer all of the same products as banks, but we don’t have any outside shareholders. Instead, our members are our shareholders. That means our profits are reinvested in them in the form of better rates on all accounts. Neat, right?

In 2018, credit unions collectively provided over $11 billion in direct financial benefits to their members. You can visit yourmoneyfurther.com to learn more about the credit union difference and how you benefit.

Natco is participating in a nationwide awareness program aimed at helping consumers understand the credit union difference and the reasons we are a better alternative to a traditional bank.

By being a member of Natco, your immediate family is eligible to join. Apply for membership is quick and easy with this online application. They can even fund their new account online.

Helping People Live Better Lives

natc cu.org