

## Are You on Track with Your Financial Goals?

Now is a great time to give your finances a check-up. A mid-year check is helpful for staying on track with your money goals.

Let's dive into why it matters and how Natco can help.

1. Reflecting on Your Money Goals:  
Check your progress and adjust priorities.
2. Spotting Spending Habits:  
Identify areas to cut back and make smarter choices.
3. Adapting to Life's Changes:  
Update your budget to match new circumstances.
4. Setting Realistic Expectations:  
Adjust goals to stay motivated and avoid disappointment.
5. Utilizing Credit Union Resources:  
Leverage expert guidance and tools.



Our experts are here to help you control your finances, help you make informed decisions, and bring you closer to your money goals. We are here to support you every step of the way to adjust, improve, and embrace a stronger financial future!

Book an appointment with a Natco expert to talk about ways we can help!

## Ask for KASASA.

### It's a free checking that REWARDS YOU IN CASH!

Our KASASA Cash and KASASA Cash Back are excellent alternatives to earning cash rewards. While both options provide attractive benefits, they differ in terms of rewards and features.

KASASA Cash is a checking account that offers high-interest dividends on balances. Members can earn competitive interest rates and watch their savings grow when qualifications are met. This option is ideal for individuals who prioritize earning dividends over cash back rewards.

On the other hand, KASASA Cash Back is designed to reward members with cash back on their every day, debit card purchases when qualifications are met. With this option, members can earn a percentage of their purchase amount back as cash.

There is no minimum balance requirement on KASASA accounts and when qualifications are met, you also receive ATM fee refunds up to \$20 each month.

Both KASASA Cash and KASASA Cash Back provide members with innovative banking solutions and attractive benefits. Whether you prefer earning massive dividends or receiving cash back rewards, our KASASA checking accounts are great options that help you meet your financial needs and goals. Compare our checking account options and learn more about KASASA options by visiting [this web page](#).



Federally insured by NCUA

## Upcoming Holiday Closings

Independence Day, Tuesday, July 4, 2023

Labor Day, Monday, September 4, 2023



### I LOVE MY CREDIT UNION

On July 28, 2023, we will participate in a nationwide initiative. Credit unions across the country will be making a splash with this year's "I Love My Credit Union" social media blitz.

The mission is to bring the credit union movement together on a single day with the purpose of inspiring authentic and high-energy conversations about why we love our credit unions.

We hope you will share our posts, tag us, and include these hashtags - #ILOVEMYCREDITUNION and #NatcoCares.



### Check Out Our New Commercial

At Natco, we are all about helping people make smart decisions with their money! We are like your financial best friend!

We care about what's best for you and work to educate you on handling your finances wisely. At Natco, you get personalized advice and products like loans and savings accounts with fair rates. We will work with you to make sure you feel confident and secure in your financial decisions and make your money work for you so you achieve REAL FINANCIAL FREEDOM!

Check out our [new commercial](#).



### Member Surveys

As part of our commitment to excellent member service, we send short member surveys following transactions. Survey types include

- New Member Experience
- Consumer Loan Experience
- Transaction Experience

Results and comments from the surveys help us recognize staff who have provided excellent member service, identify areas we can improve and provide additional training. If you receive a survey, please take a few minutes to complete it. We value your input!

## OPERATING HIGHLIGHTS

as of June 30, 2023

Assets	\$145,647,967
Loans	\$98,309,648
Shares	\$122,604,699
Members	16,816

## DIVIDENDS

Declared for 2nd Quarter 2023

Regular Shares	
\$5 - \$100.....	0.05% APY
\$100.01 - \$1,000.....	0.10% APY
Over \$1,000.....	0.15% APY
Christmas Club.....	0.15% APY
Vacation Club.....	0.15% APY
Special Shares.....	0.15% APY
Morey Kids Club.....	0.15% APY
IRA Shares.....	0.25% APY

## BOARD OF DIRECTORS

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

## SUPERVISORY COMMITTEE

Dan Wandersee, Chairman  
Dan Jennings  
Donna Kitchel  
Paul Weiss

## SENIOR STAFF

Cynthia Duke, CEO  
Brenda Estes, Chief HR Officer

# Helping People Live Better Lives

## Natco Cares About Our Community

At Natco, our mission revolves around **HELPING PEOPLE LIVE BETTER LIVES!** We take great pride in treating each member as an individual, not just another account. Our exceptional member service sets us apart from other financial institutions, but we go the extra mile.

We strongly believe in giving back to our community. Volunteering is the cornerstone of a thriving community, fostering compassion, strengthening bonds, and uplifting everyone involved. That's why we empower our staff to volunteer at organizations and events they are passionate about.

### The Power of Giving Back:

**Making a Positive Impact:** Volunteering benefits others and enhances community well-being through acts of kindness and support.

**Building Connections:** By volunteering, you connect with diverse individuals, forming meaningful friendships and fostering unity.

**Personal Growth:** Volunteering offers valuable learning experiences, new skills, and a deeper understanding of social issues.

**Mental Well-being:** Helping others releases endorphins, boosting mood, and providing a sense of purpose and fulfillment.

**Ripple Effect of Compassion:** Volunteering inspires others to get involved, creating a snowball effect of positive change and generosity.

**Joyful Rewards:** Volunteering brings gratitude and smiles, reaffirming the goodness in the world and enriching your own life.

Our dedicated staff members have experienced the same fulfilling rewards after volunteering their time. From food pantry distributions to local park clean-ups, and assisting with various community activities, we strive to make a positive impact in our community. Together, we can create a brighter, kinder, and more compassionate community for all. Keep an eye out for your Natco staff as they continue to volunteer and make a difference!



[natcocu.org](http://natcocu.org)