

Chat Live with a Natco Expert



We are excited to introduce our new chat feature and Nat! Ask Natco is a quick and easy alternative to calling or visiting a branch. Nat, our virtual assistant, is available 24/7 and can help you find answers about products, services, and our digital banking processes.

Through Ask Natco, you are able to speak with a live Natco expert during regular business hours utilizing this secure chat platform. Now, you can chat with us about applying for loans, opening new accounts, and other general questions and comments, instantly!

How To Initiate an Online Chat

Click the 'Get live help!' icon link located in the bottom right-hand corner of our home page or contact us page.

When can you reach a live Natco expert through Ask Natco?

We're available to chat live during regular business hours – Monday, Tuesday, Thursday – 9:00 a.m. – 5:00 p.m.; Wednesday – 10:00 a.m. to 5:00 p.m.; and Friday – 9:00 a.m. to 6:00 p.m. If it's after business hours or a holiday, send us an email or send us a text at 962-2561. We'll get back to you the next business day.

Why can't all of your questions be answered through Online Chat?

Keeping your account(s) and personal information secure is always our first priority, so some questions or requests may require additional security measures and identity verification.

Free Financial Fitness Sessions Hosted by NCEC

We are excited to offer financial fitness webinars and in-person sessions to individuals and families in our community for free! These no-cost sessions last 60 minutes and provide information on a variety of financial topics. We are confident you will leave the session with some useful and practical tips to use in your own life. Registration is required.

In-person sessions will take place at the Dwyer Center, 1417 N. A Street in Richmond. We will also host live-webinars which you can attend from anywhere.

Topics for upcoming session include:

Eight Steps to Financial Success

Are You Financially Healthy

Saving with Purpose

Visit NatcoCU.org/NCEC to learn more about each topic and to register.



Upcoming Holiday Closings

Labor Day, Monday, September 5, 2022



Live Your BEST Life

There's no time like now to get the things you want!

Our extended terms and lower rates on boat and RV loans make it a great time to Live Your BEST Life now!

Talk to one of our loan experts before you shop and get pre-approved so you are ready to make a purchase quickly and start making memories right away!



At Natco, You Do Have a Choice

Even if your credit isn't great and you're short on cash, we still want to talk to you! We realize 'bad things happen to good people' and want to discuss your needs to pair them with the best option.

Our loan staff is trained to look for the grey because everything is not as simple as black and white. In a 12-month period, we approved nearly 2,300 loans for members with credit scores under 600.

Don't settle for a bad deal where you pay too much for a mediocre car at an extremely high interest rate. We believe that EVERYONE deserves a better OPTION. Talk to us before you shop for your next car or truck.



Did Someone Say Chocolate?

If you have a sweet tooth and are looking for something fun to do that supports local businesses, sign up for the Chocolate Trail pass. Full details are available at [VisitRichmond.org](https://www.visitrichmond.org). There's no cost to sign up and then visit any or all of the 15 local merchants to receive locally-made, chocolate inspired samples.

The Chocolate Trail pass is free and instantly delivered to you via email and text. There is no app to download and the pass is always easily accessible.

Check into 5 merchants to earn a Certified Chocolate Lover vinyl decal. After visiting 13 merchants, receive a Certified Chocolate Lovers t-shirt. **Register today.**

OPERATING HIGHLIGHTS

as of June 30, 2022

Assets	\$147,128,982
Loans	\$79,475,136
Shares	\$126,249,480
Members	16,532

DIVIDENDS

Declared for 2nd Quarter 2022

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

SUPERVISORY COMMITTEE

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Dan Jennings
Donna Kitchel
Paul Weiss

SENIOR STAFF

Cynthia Duke, CEO
Brenda Estes, Chief HR Officer

**Helping
People Live
Better Lives**

Manage Your Natco Cards Using the Natco Card Manager App

With the Natco Card Manager App, you can manager your Natco debit and credit cards from the palm of your hand.

Simply visit the App or Google store to download the Natco Card Manager app. This one app allows you to add all of your Natco debit and credit cards so they can be managed quickly and easily from one place.

Once you have set up your card(s) inside the app, you will have access to set your personalized alerts and notification method. You have the ability to update your personalized alerts at any time.

Using the app, you set the following notifications and alerts for each of your Natco cards.

- Turn your card on and off
- Enable/disable location types
- Enable/disable merchant types
- Enable/disable transaction types
- Set spend limits per transaction and/or per month
- Set up personalized alerts

In addition to setting notifications and alerts, the app allows you to

- See your transaction detail
- Initiate a dispute on fraudulent transactions
- Make a payment on a Natco REAL FREEDOM credit card
- View your payment history on a Natco REAL FREEDOM credit card

Planning a trip? Use the app and provide your travel dates and location ahead of time to avoid any declined purchaes.

The app also allows you to report your card lost or stolen, which gives you peace of mind no one else is able to use your card should you lose it. This is espeically helpful outside of our business hours.

We've Eliminated Automatic Transfer Fees

As of March 1, 2022, we eliminated the \$3 transfer fee!

If you forgot you used your debit card for that coffee and you don't have enough in checking to cover it, don't sweat it! If you have an automatic withdrawal set to come out of checking or you write a check and your balance in checking can't cover it, don't sweat it!

We will automatically transfer money from your savings account to your checking account to cover the amount needed without a fee!*

Hit with an unexpected expense and you need to access funds in your vacation or Christmas club, no problem. Withdrawals from these accounts can now be made any time during the year without a fee.