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## Member Information

### Holiday Closings

State Employees' Credit Union branch offices will be closed for the following holidays:

#### Veterans Day

Tuesday, November 11

#### Thanksgiving

Thursday, November 27

Friday, November 28

#### Christmas

Wednesday, December 24

Thursday, December 25

#### New Year's

Thursday, January 1

#### Martin Luther King, Jr. Day

Monday, January 19

You may access your accounts at any time via Member Access or the SECU Mobile App. Reach Member Services Support at (888) 732-8562.

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Grassroots is a publication of the State Employees' Credit Union Marketing department. The Credit Union is a member-owned cooperative, organized to promote thrift and provide low-cost financial services.

# Grassroots

Published quarterly for over 2.9 million members of State Employees' Credit Union  
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## Looking For Your Next Vehicle?

**LET THE COMPETITIVE ADVANTAGES OF SECU WORK FOR YOU!**

Before you start your search for the perfect vehicle, let SECU help you shop with confidence and secure financing with flexible options to fit your budget. Finding just the right vehicle is a big deal and we want to help make your entire experience a great one!

### STREAMLINE YOUR SHOPPING WITH SECU'S AUTO POWER PROGRAM:

- Auto Power allows you to go to a licensed auto dealer with a pre-approved check, make a deal, and drive away.
- It can be used to purchase a new or used vehicle at your convenience.

### GET FLEXIBLE TERMS ON NEW AND USED VEHICLES: <sup>1</sup>

- New vehicles have term options up to 96 months.<sup>2,3,4</sup> For example: Borrow \$40,000 at 7.00% APR<sup>5</sup> for 96 monthly payments of \$546.
- Used vehicles have term options up to 72 months.<sup>2,3,6</sup> For example: Borrow \$25,000 at 6.00% APR<sup>5</sup> for 72 monthly payments of \$415.

Take advantage of potential savings with an additional .50% interest rate discount for qualifying<sup>7</sup> state of North Carolina employees and retirees.

Visit a branch to speak to a loan specialist, or learn more online at [ncsecu.org/loans/auto-loans](http://ncsecu.org/loans/auto-loans).

1. Members must be 18 years old or otherwise eligible for lending services to apply. Lending is limited to North Carolina, South Carolina, Georgia, Tennessee, and Virginia residents and titled vehicles. Other restrictions apply.

2. Cash out is not available on vehicle purchase transactions.

3. Vehicle title held as collateral until the loan is repaid. Commercial vehicles or vehicles with branded (flooded, salvaged, or reconstructed) titles, motorcycles, boats, and RVs are not acceptable collateral.

4. New vehicles must be prior, current, or upcoming year model with 10,000 miles or less.

5. APR = Annual Percentage Rate. APR is your cost over the loan term expressed as a rate.

6. Financing is not allowed on vehicles older than ten years or those with mileage over 150,000 at the time of origination.

7. To be eligible for this discount, members must be a current full-time or retired employee of the state of North Carolina (including public school employees) and members' state payroll or retirement benefits from a plan administered by the North Carolina Retirement Systems division of the Department of State Treasurer must be on direct deposit with SECU (if on partial direct deposit, total monthly direct deposit amount must be \$500 or greater). Additional terms and conditions apply.



## Navigate College Financial Aid with Free Help from SECU

If someone in your household plans to attend college, SECU can help you prepare the Free Application for Federal Student Aid (FAFSA®). Here's what you need to know and how we can assist:

### WHY IS FAFSA IMPORTANT?

To help cover the costs of higher education, many seek grants, loans, and work-study opportunities. To be eligible for any Federal and most state financial aid programs, a FAFSA form must be submitted before each school year.

### HOW DOES SECU HELP WITH FAFSA?

It's essential to submit a complete and accurate FAFSA, and SECU can help. Throughout November, members can receive free assistance at their local branch or over the phone, no appointment necessary. Let us help you avoid the mistakes that cause delays and might limit your eligible aid.

### HOW DO I PREPARE?

Each student AND one parent must have a Federal Student Aid ID (FSA ID) from the Department of Education. Go to [studentaid.gov/fsa-id](https://studentaid.gov/fsa-id) to create an FSA ID.

### WHAT DO I NEED TO COMPLETE MY FAFSA?

When speaking with an SECU employee, have the following ready (some may not be applicable):

- FSA IDs
- StudentAid.gov account login information
- Social Security numbers
- 2024 tax returns
- Current balance of cash, savings, and checking accounts
- Records of child support received
- Net worth of investments, businesses, and farms

If you have questions, contact your local branch or call Member Services Support at (888) 732-8562.

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## Get Your Guide To Year-End Investment Planning

Several key investment-related deadlines are fast approaching. With the help of the CUIS Year-End Planning Guide, you can make meaningful adjustments to your financial strategy.

The guide highlights what you should know about new tax laws, IRA contribution limits, required minimum distributions, investment goals, financial planning, and more.

Explore the guide online at [ncsecu.org/accounts/investment-accounts](https://ncsecu.org/accounts/investment-accounts) and close the year with confidence.

Want to learn more about how CUIS can help you plan for 2026 and beyond? Visit a branch or call a Financial Advisory Services Specialist at (800) 451-5467.



Retirement planning and investment advisory services offered through Credit Union Investment Services. Securities offered through SECU Brokerage Services. Member FINRA / SIPC. Securities products are not Credit Union deposits. They are not obligations of or guaranteed by the Credit Union or its affiliates. They are not insured by NCUA or any federal government agency. Securities products involve investment risks, including possible loss of principal. Investment representatives are also Credit Union employees, who may accept deposits. Credit Union Investment Services (CUIS) is a wholly owned subsidiary of State Employees' Credit Union (SECU) and is an investment adviser registered with the state of North Carolina.

# Open A Checking Account That's The Right Fit For Your Finances

An SECU Checking Account provides a budget-friendly way to manage your money. Account benefits include:

- No returned check or stop payment fees
- Ability to receive paycheck via direct deposit and get paid up to one day early through our Early Direct Deposit service<sup>1</sup>
- No minimum balance to open an account or earn dividends<sup>2,3</sup>
- Low \$1 monthly maintenance fee<sup>4</sup>

Get more value from your membership with an SECU Checking Account. Visit a branch or learn more online at [ncsecu.org/accounts/spending/checking](https://ncsecu.org/accounts/spending/checking).



1. Early access to your funds is not guaranteed.
2. Dividend rate and annual percentage yield (APY) are variable and subject to change daily at the discretion of the Board of Directors. Dividends are compounded daily and paid monthly on the same day your statement is generated.
3. Must maintain balance sufficient to cover monthly maintenance fee and other authorized charges.
4. When a new Checking Account is opened, the account is automatically set up to contribute to the SECU Foundation; however, you can opt out at any time, and the \$1 will be applied as a monthly maintenance fee. See our Account Rules and Regulations for how contributions or fees are debited from your account.

## Credit Card Tips to Help Keep The Holidays Merry and Secure

Using your credit card to pay for gifts, travel, and celebrations during the holidays can be a valuable way to enjoy greater security, convenience, and even savings. Here are a few helpful tips:



### Add cards to your mobile wallet

Not only does this offer a more secure way to pay, it also spares you from constantly fishing your card out of your physical wallet—reducing the chance of accidentally leaving it behind in a busy checkout line.



### Monitor accounts online and in-app

Monitoring helps provide an easy way to track transactions in real time, spot unauthorized charges, and stay on track with your holiday budget.



### Utilize the Card Lock feature

If your credit card is lost or stolen, help protect your account from misuse by locking your credit card directly from the Mobile App.



### Review your credit card rewards

Check your rewards balances, including ones from your SECU Cash Rewards or Points Rewards Visa® Credit Cards. You may be able to redeem rewards for gifts or have extra cash to pay down your bill.



### Use a card with low APR

If you tend to carry a balance, make sure you are using a card with a low APR, like the SECU Classic Visa Credit Card.<sup>1</sup>

1. APR = Annual Percentage Rate. APR is your cost over the loan term expressed as a rate. The variable APR for purchases and balance transfers equals the U.S. Prime Rate plus a margin of between 4.50% - 7.50% for Classic Credit Card based on your creditworthiness at account opening. The variable APR is subject to change, with the U.S. Prime Rate, as published in *The Wall Street Journal* on the first day of your billing period that begins in January, April, July, and October. Cash Advances have a fixed APR of 18.00%. The APR will not exceed the maximum permitted by applicable law.

# Protect Your Family Against Holiday Scams

The holiday season is a peak time for shopping, and unfortunately, it's also a time when scammers get busier, too. One way to protect yourself from fraud is to make your purchases or charitable donations using a card that comes with fraud liability coverage like an SECU Visa® Credit Card.<sup>1</sup>

## HERE ARE ADDITIONAL PRECAUTIONS YOU CAN TAKE:

### When shopping:

- Avoid offers that sound too good to be true
- Be wary of making purchases through social media
- Research unfamiliar sellers before purchasing
- Never pay a merchant outside of their normal checkout process

### When buying gift cards:

- Check for signs of tampering before purchasing (i.e., PIN seal is scratched off, stickers are removed)
- Keep your purchase receipt

### When giving to charitable causes:

- Research the charity before donating
- Be cautious when pressured to donate; this is often a sign of a scam

### When you have questions about order and delivery statuses:

- Contact shipping companies directly for more information
- Check on the status through the site where you purchased the item
- Caller IDs and phone numbers may be fake, even if they appear to be legitimate; be wary of unsolicited calls and texts

For more valuable fraud prevention tips, visit the online Learning Hub at [ncsecu.org/resources/learn](https://ncsecu.org/resources/learn).

1. Visa Zero Liability Policy for unauthorized purchase transactions means you are not responsible for fraudulent transactions on your card if you promptly notify us of any unauthorized use. For additional details visit Visa's Zero Liability Policy.

# SECU's Annual Statewide Toy Drive Starts This Month

We hope you'll join the effort to support our fourth annual statewide Toy Drive, and help us spread joy and excitement to North Carolina children and families during the holiday season.

To donate, please bring new, unwrapped toys or books to your local SECU branch through Friday, December 5, 2025. Items collected will be delivered through our collaborative efforts with local charities and organizations.

Through SECU's annual Toy Drive we have collected and delivered thousands of toys in our communities across the state.

Your donation recognizes North Carolina children who may not otherwise receive something special during the holidays. We thank you in advance for your participation and generosity!



## Financial Condition

### AUGUST 31, 2025 (UNAUDITED)

State Employees' Credit Union®



*There is a Difference!*

ASSETS	YEAR 2025	YEAR 2024
Cash, Investments	\$ 18,114,503,732	\$ 20,636,370,696
Loans to Members	36,619,090,768	34,327,489,900
Accrued Interest Receivable	204,581,273	161,756,858
Property and Equipment	1,214,506,100	1,217,188,984
Deposit for Insurance of Accounts	437,284,024	413,651,443
Other Assets	201,827,150	229,214,348
<b>Total Assets</b>	<b>\$ 56,791,793,027</b>	<b>\$ 56,985,652,229</b>
<b>LIABILITIES &amp; RESERVES</b>		
Checking Accounts	\$ 7,362,807,604	\$ 7,019,634,334
Share Accounts	43,718,567,126	39,640,359,398
Total Accrued Expenses	76,373,069	79,453,841
Other Liabilities	235,180,062	5,365,958,524
Reserves/Undivided Earnings	5,398,865,166	4,880,246,132
<b>Total Liabilities and Reserves</b>	<b>\$ 56,791,793,027</b>	<b>\$ 56,985,652,229</b>