



Grassroots

HOLIDAY CLOSINGS

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

Good Friday

Friday, April 3

Memorial Day

Monday, May 25

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

NEW WAYS TO MAKE YOUR VISA® REWARDS CARDS GO FURTHER

Cash Rewards cardholders can now redeem rewards for merchant gift cards, adding even more flexibility to your rewards experience. And for Points Rewards cardholders, select merchandise and gift cards will be periodically discounted, helping your rewards go further than before. Explore these new options and great deals in the Redemption Center from Member Access or the SECU Mobile App.



Holiday Cash Club Account

START SAVING NOW FOR THE SEASON AHEAD

Save throughout the year with a Holiday Cash Club Account so you can celebrate the season with less financial stress. As peak shopping and travel time approaches, you and your savings can be ready for your holiday purchases.

Special features of the account

- No minimum balance or maintenance fees.
- Fund your account automatically through Funds Transfer to keep your savings on track.

How it works

- Choose how much you want to save.
- Make deposits throughout the year through October.
- On the last business day of October, your account balance is automatically transferred to your specified SECU Checking, CashPoints® Global, Share, or Money Market Share Account.

Now is a great time to open a new or replenish your current Holiday Cash Club Account. Visit your local branch or go online to ncsecu.org/accounts/savings/holiday-cash-club for more information.

Need a Home Equity Line of Credit for Renovations?

GET APPROVED BEFORE YOU START!

If there's a home renovation project in your future, it's important to get approved for a Home Equity Line of Credit (HELOC) before work gets underway. Here's why:

- **Your budget for the project may change:** By getting approved first, you lock in the available credit based on your current credit score and property valuation.
- **The project could affect financing:** Starting a renovation prior to an appraisal could potentially decrease the value of the property or prevent financing altogether depending on the size of the renovation.

For more information about HELOCs, go online to ncsecu.org/loans/mortgages/heloc.

Properties must be located in North Carolina, South Carolina, Virginia, or Georgia. Manufactured homes cannot serve as collateral. Property insurance is required.

Members may borrow against their available credit line, up to the maximum line amount, for 15 years, subject to the terms of the account agreement. After the draw period ends, regular payments will continue until the loan is paid in full.



Romance Scams

You meet someone special on a dating website or on social media. They claim that you have many things in common. They continue to build trust and profess their love quickly. It seems too good to be true, and it just might be a scam.

Watch out for these red flags

- They want to take the conversation off the dating site. By doing so they can bypass the security controls that can identify fraudsters and block them.
- They live far away and can't meet in person, "yet." The reason given is usually for business, a military deployment, or charity work.
- They are constantly in contact via email, phone calls, and texts.
- You make plans to meet, but something always comes up.
- They need money for an emergency. There is a sudden medical problem, legal crisis, or business disaster; they need money fast and you're the only one who can help. They often ask for gift cards, wire transfers, or cryptocurrency.
- They have "an investment opportunity" you won't want to miss.

For more details on how these scams work and what you can do to help protect yourself, visit the SECU Learning Hub online at ncsecu.org/resources/learn/romance-scams.

Helping More Youth Attend Summer Camp

FAT CAT® and Zard® members can share their dream summer camp experience and be entered for a chance to win \$500. The award can be used for registration and camp expenses for any state, city, or community-sponsored 501(c)(3)-registered camp. For all details, including eligibility information and the contest entry form, visit the SECU Community Engagement page at ncsecu.org/about-us/community-impact/engagement.

Eligibility is limited to FAT CAT or Zard members, and there may be instances where multiple winners may reside in the same household.



Tips for Tax Time

Fast and secure refunds via direct deposit

When you file your 2025 taxes in 2026, you'll need to give the IRS your account information for direct deposit, unless you qualify for an exception. If you don't provide this information, your refund might be delayed. Direct deposit to your account is one of the most secure ways to receive your refund, as it prevents the possibility of a paper check going uncashed or getting lost, stolen, or destroyed.

Additional tax preparation tips

What documents will I need? What free filing services are available? How can I get a 20% discount for TurboTax® federal products?¹ The answers to these questions and more can be found in the Learning Hub online by scanning the QR code.



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Neither SECU nor its subsidiaries are legal or tax advisors. Consult with your tax professional before making legal or tax-related decisions.

1. Intuit, TurboTax, and TurboTax Online, among others, are registered trademarks and / or service marks of Intuit Inc. Discount only valid when you access TurboTax products and services using the link above. The use of TurboTax is governed by Intuit's applicable license agreements, user agreements, terms of service and other service terms, which you should review prior to using TurboTax. Intuit is not affiliated with State Employees' Credit Union (SECU) or its affiliates. The link to TurboTax and the discount offer is provided as a convenience to you, and SECU bears no responsibility for your use of the service or product. Visit <https://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information. SECU makes no promises, guarantees or warranties regarding the information, services and software products provided by Intuit.



February is Financial Aid Awareness Month

It's never too early to start saving for college. Financial Aid Awareness Month is a time dedicated to helping students and families learn about financial aid resources and savings options for higher education expenses. Two savings options that can help include:

Coverdell Education Savings Account (CESA)

Save funds to pay for qualified education expenses¹ for a designated recipient under the age of 18 (or any age for a special needs² beneficiary). Watch your earnings grow tax-free.

NC 529 Plan

Enables participants to invest funds to pay for qualified education expenses of their designated beneficiaries. Make contributions, starting with \$25, as often as you like. College Foundation Inc. (CFNC) administers the NC 529 Plan, and you don't have to be an SECU member or a North Carolina resident to open an NC 529.³

Go online to ncsecu.org/accounts/savings/education to get more details about both accounts. In addition, SECU can help you prepare the Free Application for Federal Student Aid (FAFSA®) year-round, which is the first step in identifying all financial aid options available. Contact your local branch for assistance.

Neither SECU nor its subsidiaries are legal or tax advisors. Consult with your tax professional before making legal or tax-related decisions.

1. Rules about distributions from Coverdell ESAs and any resulting tax consequences are governed by the Internal Revenue Code. Please consult your tax advisor if you have any questions.

2. A special needs designated beneficiary is an individual who, because of a physical, mental, or emotional condition (including learning disability), requires additional time to complete his or her education, as determined by the Department of Treasury Regulations. Consult a tax advisor to determine if the designated beneficiary qualifies as a special needs designated beneficiary.

3. Accounts in the NC 529 Plan are not SECU deposit accounts, are not federally insured by NCUA, and are administered by College Foundation, Inc. (CFNC). The Federally Insured Deposit Account investment option made available by SECU is federally insured by NCUA.

We Are Updating the Member Access Experience to Better Serve You

Member Access, SECU's online account portal, is evolving to provide you with new features and an enhanced overall experience. Scan the QR code to learn more.



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Financial Condition

NOVEMBER 30, 2025 (UNAUDITED)

Assets	Year 2025	Year 2024
Cash, Investments	18,648,921,828	16,212,286,992
Loans to Members	37,095,482,994	34,746,094,745
Accrued Interest Receivable	281,956,136	173,335,836
Property and Equipment	1,221,801,470	1,216,811,658
Deposit for Insurance of Accounts	462,113,973	427,474,143
Other Assets	250,987,853	299,885,189
Total Assets	57,961,264,254	53,075,888,563
Liabilities and Reserves		
Checking Accounts	7,720,924,759	7,247,055,142
Share Accounts	44,334,798,021	40,600,562,698
Total Accrued Expenses	76,285,423	77,594,797
Other Liabilities	240,937,979	227,639,551
Reserves/Undivided Earnings	5,588,318,072	4,923,036,375
Total Liabilities and Reserves	57,961,264,254	53,075,888,563



Federally insured by NCUA
NMLS #430055
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For information on SECU's share, deposit, and lending rates, visit ncsecu.org, contact your local branch, or call SECU toll-free at (888) 732-8562.

