

THE Nascoga Connection



Money Why'\$

NASCOGA'S FREE PERSONAL FINANCIAL MANAGEMENT TOOL: all in one budgeting tool to set financial goals, set spending targets, track cash flow monthly, save for future goals such as a new car or house or even a baby. Import other accounts such as credit cards or auto loans to track in one place Log in to Home Banking and click the Money Why'\$ tab to learn more and start Today!

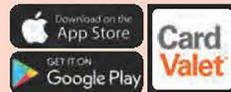
Keep tabs on your Visa Debit Card with Card Valet

With the CardValet app, you can save time and rest easy by controlling the cards in your wallet with the phone in your pocket.

Instantly lock (and unlock) your cards if they go missing. Set and remove spending limits. Get purchase alerts in real time. Limit transactions to a certain area using your phone's GPS.

Get instant alerts wherever your card is used.

- Protect yourself against fraud
- Customize alerts for your transactions
- Track spending



With the CardValet® app, you can save time and gain peace of mind knowing you can control the cards in your wallet with the phone in your pocket.

If you can't find your debit card, you can instantly lock the card to prevent fraudulent charges from being made. Don't worry; you can also instantly unlock the card when it turns up in the dryer or refrigerator. (No judgment.) With CardValet you can also set spending limits, get purchase alerts in real time and limit transactions to a certain area using your phone's GPS, all while having the ability to personalize your own security settings to suit your busy lifestyle. With convenience like that we may see less of you here in the branch, but we'll still be here if you need us.

2018 IRA Contribution Limits

YOUR TOTAL CONTRIBUTIONS TO ALL OF YOUR TRADITIONAL AND ROTH IRAS

CANNOT BE MORE THAN:

- \$5,500 <<https://www.irs.gov/retirement-plans/cola-increases-for-dollar-limitations-on-benefits-and-contributions>> (\$6,500 if you're age 50 or older), **OR**
- your taxable compensation for the year, if your compensation was less than this dollar limit.

For more information, please visit: <<https://www.irs.gov/retirement-plans/roth-iras>> and/or <<https://www.irs.gov/retirement-plans/traditional-iras>>

Looking to build your credit?

Ask us about a **VISA** Credit Card **TODAY!**

*with approved credit



Christmas Loan*

up to \$2,500*
rate as low as 7.99% APR*

* up to 12 month term

* with approved credit

* see loan officer for details



Offers valid through
January 31, 2018

Skip a Payment*

\$30 fee

a portion of your fee is donated to



*see a loan officer for eligibility

Newsletters are going digital!

For the April 2018 newsletter you can obtain a copy from our website www.nascogafcu.com - about us - newsletter or visit one of our branches to pick up a copy. Better yet, GO GREEN and sign up for e-statements TODAY. You can sign up for



e-statements when you log into your Nascoga Home Banking - self-service tab - e-statements; read over and accept the terms and conditions. Your statements will be generated after the 1st of the month and you will receive an email when it is ready to view.

What is an e-Statement? An e-Statement is an electronic version of your statement that you can view and print right from your computer.

Why is an e-Statement better than a paper statement? Great news, you will get your statement up to 5 days quicker by signing up and best news you can print several months' worth of past statements instead of coming into a branch to request them to be printed. All at your fingertips and in the comfort of your pajamas. Cuts down on waiting time. Your e-Statement is available almost a week earlier than your paper statement. Prevents any possibility of interception of your statements through postal mail.

Enhanced privacy and security as access to your e-Statements is through a username and password.



Fee Changes as of March 1, 2018

Inactive Bill Pay User Fee \$4.95 per month
after 2 months of no activity

Bad Address Fee \$5 per month

Annual Meeting / Banquet Save the Date

Saturday March 3rd, 2018

Gainesville Civic Center

Doors Open at 6pm

Dinner at 6:30pm

FREE!

(MUST pickup ticket before event from any branch)

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Celebrate 61 Years
1956-2017

EXPERIENCE THE CREDIT UNION DIFFERENCE



GAINESVILLE
1312 Lawrence St.
Gainesville, TX 76240
(940) 665-1797

LAKE KIOWA
100 Kiowa Dr. West - Ste 104
Lake Kiowa, TX 76240

www.nascogafcu.com

WHITESBORO
418 N. Union St.
Whitesboro, TX 76273
(903) 564-6301

Savings | Checking | Share Certificates (CDs) | Auto Loans | Mortgage Loans



NCUA Member FDIC. Deposits insured to at least \$250,000 and backed by the full faith and credit of the United States Government.
National Credit Union Administration, a U.S. Government Agency
Federally insured by NCUA.