

# Keepin' Posted

FALL 2025

A Newsletter For Members of  
First Carolina People's Credit Union

**Goldsboro Office: 201 E. Ash Street**

**Mail: P.O. Box 1637, Goldsboro, NC 27533**

**Call: (919)736-0885 or 1-800-452-4021 \* Fax (919)736-0892 \* Text: 919-736-0885**

**Audio: (919)342-6342 \* Email: [memberservice@fcpcu.com](mailto:memberservice@fcpcu.com) \* Website: [www.fcpcu.com](http://www.fcpcu.com)**



**ATTENTION MEMBERS!**  
**CREDIT UNION DAY WILL BE OCTOBER 16TH!**  
**WE WILL HAVE GOODY BAGS,**  
**DOOR PRIZES, AND**  
**CASH PRIZE DRAWINGS TOO!**  
**SHRED WEEK WILL ALSO BE**  
**THE WEEK OF OCTOBER 14-17th!!!**



## Do You Have an Inactive Debit Card?



As of August 2025, FCPCU has almost 4,000 debit cards that are set up with our debit card processor. FCPCU has a current membership of 2,800 members. This means there are an extra 1,200 plus debit cards that FCPCU is paying to have maintained and not being used. As of January 1, 2026, we will close any debit cards that have not had activity on them for 12 months. These cards cost the credit union a large amount of money each month to keep open which can negatively affect the credit union & its membership. If you use your card then it will not be affected. But if you have a card that you are not using please let us know so we can cancel it. Thank you for your help with this and if you have any questions please call or text the credit union at 919-736-0885.

**FCPCU now offers used vehicle loan limits up to \$75,000 (for certain credit scores)! Let us finance your used vehicle today with a competitive vehicle loan rate from FCPCU. All loan policies apply.**



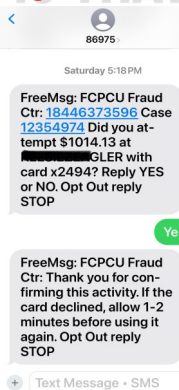
## IMPORTANT Share Account Info!

FCPCU has numerous inactive share accounts at this time. Each of these accounts cost the credit union to keep open and maintain. These accounts cost the credit union a large amount of money each month to keep open which can negatively affect the credit union & its membership. As of January 1, 2026 FCPCU will close any share accounts that have not had any activity within the last 12 months. If you have a loan, IRA or a certificate of deposit, this will not apply to the share account attached to those accounts. If you have a special share account with no activity in the last 12 months, that special share account will be closed and any money in there will be transferred to the regular share account. To avoid any accounts being closed please make a deposit to your regular share or special share accounts. There are many ways to make deposits to your accounts. We are able to take deposits by phone from an active VISA debit card (from another financial institution), come by to make a deposit, mail in a deposit or call us to transfer money from one account to another here at the credit union. FCPCU strives to be the best credit union we can be and to look out for our members. If you have any questions or concerns please call or text our CEO, Stacey Jones at 919-736-0885.



**As of October 1, 2025 we will have lower rates on our NEW auto loans! These new rates will start as low as 4.50%<sup>APR</sup>!**  
**Watch for updates on our website and our App!**

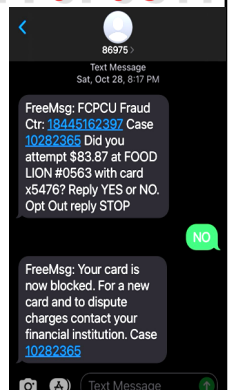
## IS THAT "FRAUD" TEXT REALLY FROM FCPCU??



Sometimes bad things happen to good people and a fraudulent charge on your account is one of them. Our fraud department will do everything in their power to stop these possible charges, and one way they do that is to send out a text asking you if you are attempting this charge. We have included a screen shot of actual fraud department texts that were sent to members phone so you are able to see what these texts look like.

With there being so many scam texts being sent to our phones, we want our members to see what our texts would look like. If you get one of these texts, it is IMPERATIVE that you respond to them. If the charge is NOT yours then you send back NO. →

← If the charge is in fact yours send back YES. If you ignore the text your card will stay blocked until this is resolved. Please stop and closely look at the charge and make sure that it truly is or is not yours. Some vendors names show up different on these charges, so make sure you are verifying that the charge is in fact yours or is actually fraud. If you have questions please remember you can always call or text the credit union for help.



## REPOS FOR SALE!



Call, text or check our app for any repos we may have for sale at FCPCU! If you are interested in purchasing a repo we may be able to finance it for you. Keep in mind all loan policies apply when applying for a loan to purchase a repo. These vehicles are sold AS IS and no warranties are implied or expressed.

## AUDIO PHONE # CHANGE!

As of May 1, 2025 our existing AUDIO phone number will no longer be in service. Our new Audio Branching phone number is (919)342-6342, IS IN SERVICE and usable NOW. When you call the new Audio Branching number you will need your account number, you will also need to have a current email address on file with the credit union AND will be prompted to set up a new password. If you do not have an email account we can use the default credit union email (please call/text to let us know). With this new number you will have access to the same great information and more!

**WE NEED  
YOUR HELP**

**FCPCU  
MEMBERS  
WANTED!**



**TELL YOUR FAMILY & FRIENDS  
ABOUT FCPCU & ENCOURAGE THEM TO  
JOIN! IF THEY LIVE,  
WORK, ATTEND SCHOOL  
OR WORSHIP IN WAYNE, WAKE  
OR JOHNSTON COUNTY THEY ARE  
ELIGIBLE FOR MEMBERSHIP!**

## Take an extra 1%<sub>apr</sub> off of our current loan rate for active Sheriff, Police, Firemen, Highway Patrol & EMS!

As a thank you to our Community Heroes, FCPCU is now offering a rate discount on new and used vehicle loans. This special is for current and new members of FCPCU.

*\*This special will run thru 09/30/2025*

Only new loans & new refi's from other financial institutions are eligible. (You must be at your job for 6 mo., have a 550 or higher credit score & have no delinquencies in last 12 mo. to apply).

\*This loan special is subject to renew or include other Community Heroes or discontinue all together.



**Giving back  
to our**

*Community  
Heroes*

**SERVICES****RATES****FEES**

As of April 10, 2025

	Rate	APY
<b>Shares</b>		
\$25-\$2,499.99	0.075% - 0.075%	
\$2,500-\$4,999.99	0.075% - 0.075%	
\$5,000-\$9,999.99	0.075% - 0.075%	
\$10,000 and up	0.10% - 0.10%	

**Share Certificates — \$5,000 Minimum\***

12 Mo	3.50% - 3.55%
24 Mo	3.00% - 3.04%
36 Mo	1.25% - 1.25%
48 Mo	1.35% - 1.35%
60 Mo	1.50% - 1.51%

**\*Specials: Call the credit union for newest rates\*****Share Drafts** (\$2,500 & up) 0.05% - 0.05%**MONEY MARKETS** RATES AS HIGH AS 3.00%

\*CALL THE CREDIT UNION FOR INDIVIDUAL TIER RATES\*

**IRA'S** 0.45% - 0.45%**Certificate IRAs—\$5,000 Minimum\***

24 mo.	1.25% - 1.25%
36 mo.	0.60% - 0.60%
48 mo.	0.65% - 0.65%
60 mo.	0.65% - 0.65%

**\*IRA's, Certificate IRA's and Share certificate rates are subject to change weekly, please call for current rates.****OTHER SERVICES**

To make the most of your credit union, consider all the services and options available to you....

- Credit Disability Insurance
- Credit Life Insurance
- Accidental Death & Dismemberment Ins.
- Payroll Deduction
- Direct Deposit/Net Pay
- Lifetime/Family Membership
- Free Notary Public Service
- Auto Book Value Quote
- Automated Teller Machines Access
- Wire Transfer Service
- Bank to Credit Union Automatic Transfers (ACH - for payments or deposits)
- Audio Service (919)342-6342
- VISA Check/Debit Cards
- Internet Access
- Bill Pay
- VISA Gift Cards
- Mobile Branch (iMobile)
- Texting service (919-736-0885)
- Remote Deposit Capture
- Safe Deposit Boxes
- Shared Branching Services
- Savings Bond Redemption



"An investment in  
knowledge pays the best interest"

- Benjamin Franklin

**Quick Cash Loan** 15%**VISA Credit Card** Starting at 8%**Open-End Loans:**

Overdraft Line of Credit	8% to 18.00%
Open-End Signature Loan	8% to 14%
Share Secured Loan	3.75%
Certificate Secured Loan	3.00% above Cert. rate (3.75% min.)

**Closed-End Loans:**

Signature Loan	16%
Co-maker Loan	Starting at 13.00%

**New Vehicle Loan**

Rates starting at	5.25% up to 84 mo.
**Up to 100% of MSRP (plus tax, tags and dock fees)	

**Used Vehicle Loan** \*\*\*MILES CAN NOT EXCEED 150,000\*\*\*

Rates starting at	6.25% up to 84 mo.
**Up to 100% Clean Retail (plus tax, tags and dock fees)	

**\*\*PLEASE CALL THE CREDIT UNION IF YOU HAVE BEEN OFFERED A LOWER VEHICLE RATE FROM ANOTHER FINANCIAL INSTITUTION OR DEALERSHIP. WE MAY BE ABLE TO MATCH A COMPETITOR'S RATE!****RATES ARE BASED ON QUALIFICATIONS....CALL THE CREDIT UNION TODAY FOR MORE INFORMATION.****New OR Used Camper/RV**

Starting at 8.25%

**New Boat**

Starting at 8.25%

**Used Boat**

Starting at 8.25%

**Mobile Home Rate** (Without land)**New** Starting at 6.62%Singlewide  
Doublewide**Used** Starting at 7.62%Singlewide  
Doublewide**Mortgage****Home Equity**

Starting at 4.39%

Starting at 5.50%

Call and speak with a loan officer for more information and qualification requirements on these loans. Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government, National Credit Union Administration (NCUA), a U.S. Government Agency. Your IRA accounts are insured separately up to an additional \$250,000.

## Financial Condition of FCPCU As of 06/30/2025

**ASSETS**

LOANS TO MEMBERS	\$27,880,474.95
LIQUIDITY FUND	\$797,105.32
INVESTMENTS & DEPOSITS	\$3,666,895.92
FIXED ASSETS	\$657,867.88
NCUSIF (INSURANCE DEPOSIT)	\$303,442.41
OTHER ASSETS	\$195,584.52
<b>TOTAL ASSETS</b>	<b>\$33,501,371.00</b>

**LIABILITIES & RESERVES**

TOTAL SAVINGS AND DEPOSITS	\$30,172,730.11
PAYABLES & OTHER LIABILITIES	\$288,856.62
TOTAL CAPITAL	\$3,039,784.27
<b>TOTAL LIABILITIES</b>	<b>\$33,501,371.00</b>



**Monday thru  
Friday**  
**8:30am to  
5:00pm**

**Internet Branching**

Not using e-documents \$2 mo.

(If you are signed up for online branching and have NOT signed up for e-documents you will be charged this fee.)

Bill Pay Inactivity \$2 mo.

(If you are signed up for Bill Pay but do not use it at least ONCE A MONTH you will be charged this fee.)

**Drafts & ACH**

Returned Item Fee \$35

Member Generated NSF \$35

3rd Party NSF Check \$35

Stop Pays\* \$35

(\*Fee applied only if transaction attempts to clear account.

\$0 fee if checks are reported lost or stolen with a police report)

Returned Item for Uncollected Funds Fee \$5

(Uncollected funds are funds that are on deposit with the Credit Union but are unavailable at presentment of draft, ACH, ATM or VISA check card transactions)

Check Copy (ea.) \$3

Share Transfer (that Credit Union has to do) \$5 per transfer

Skip or Postpone Origination \$5

One Time Origination \$5

**Visa Credit/Debit Cards**

Lost card (First Time) \$5

Each additional lost card \$30

Reinstatement of blocked card \$25

Recurring NSF transaction \$35

**Miscellaneous fees**

Garnishment/Levy fee \$25

Interim Statement \$1 ea. mo.

Returned mail (per statement) \$2

Cashiers Check made payable to 2nd party \$2

Mailed Cashiers Check made payable to 2nd party \$4 ea.

Stop Payments on Cashiers Checks \$10 if less than \$2500

(Notarized Affidavit Required)

Wire transfers (In or Out) \$20 for \$2500 and up

\$10 before 1:00

\$15 after 1:00

\$25 first hr.

\$10 ea. add. hr.

\$2 per mo.

(after 3 yrs. dormant with a balance under \$2,500)

**Below Limit Fee** \$3 PER DAY

IRA Fees Below \$25 (required balance) \$1 per mo.

Inactivity fee \$1 per mo.

(balance under \$500 after one yr no activity)

To close IRA (under age 59 1/2) \$25

Safe Deposit Boxes 3x5 - \$20 year or 3x10 - \$30 year

Duplicate Lien Release Request \$10.00

Account Termination Fee (within first 6 mo.) \$25.00

Change Acct # (Member requested) \$25 (EACH sub#)

(no charge for documented fraud)

**Business Accounts**

Business Peak Time Fee See account agreement

3rd Party NSF Items \$35

Monthly Maintenance Fee \$10

## Closed Holidays

<b>October 13th, 2025</b> Columbus Day	<b>February 16th, 2026</b> Presidents Day
<b>November 11th, 2025</b> Veterans Day	<b>April 3rd, 2026</b> Good Friday
<b>November 27th &amp; 28th, 2025</b> Thanksgiving Holiday	<b>May 25th, 2026</b> Memorial Day
<b>December 24th, 25th &amp; 26th, 2025</b> Christmas Holiday	<b>June 19th, 2026</b> Juneteenth
<b>January 1, 2026</b> New Years Day	<b>July 3rd, 2026</b> Independence Day
<b>January 19th, 2026</b> MLK Day	<b>September 7, 2026</b> Labor Day



FIRST CAROLINA PEOPLE'S CREDIT UNION  
P.O. BOX 1637  
GOLDSBORO, NC 27533

**Do you have an inactive debit card?**  
IMPORTANT INFO INSIDE!!

DO YOU NEED  
TO "WAKE UP"  
YOUR SHARE  
ACCOUNT??



In need of a  
vehicle? Look  
inside for rates  
and info on  
our new  
vehicle buying  
guide!



LOAN SPECIAL FOR ACTIVE SHERIFF, POLICE, FIREMEN, HIGHWAY PATROL & EMS!

**COMMUNITY  
HEROES**

LOOK INSIDE TO LEARN MORE ABOUT THIS  
GREAT SPECIAL!

WE LOVE OUR COMMUNITY HEROES!

**DON'T MISS  
CREDIT UNION DAY  
& SHRED WEEK!  
LOOK INSIDE  
FOR MORE  
INFORMATION!**

