

America's Credit Union

# news wave

americascu.org



October 2019

## in this issue



2 President's Message  
Notice of Records Availability  
International CU Day  
Mark Your Calendar

3 Loan Rates  
Let Us Give You A Hand  
with a Holiday Loan  
Employee Spotlight

4 Christmas Club Distribution  
Scams to Watch For During  
the Holidays  
Discounted Tickets & Prices

5 Helpful Tips When Buying a  
Used Vehicle  
Skip-A-Payment Form

6 Love My Credit Union Savings  
Pinless Transactions Notice  
Is Your Address Updated?

**AMERICA'S  
CREDIT UNION**  
America's Credit Unions® is a registered trademark of the  
Credit Union National Association®.

## Ride into Fall

with an Auto Loan from ACU!

Rates  
as low  
as

**2.49%**  
APR\*

*and*

**RECEIVE \$100**

when you open a new auto loan or refinance from  
another lender and set up automatic payment transfer!

\*APR=Annual Percentage Rate. Up to 100% financing for qualified borrowers. All vehicle loans are subject to approval and normal loan policies apply. \$100 cash offer applies to new loans of \$10,000 or more and is good through Oct. 31, 2019. ACU does not refinance its own loans. Rates and terms may vary with creditworthiness of applicant. The \$100 cash offer will be credited to your Share Savings Account after the first automatic transfer payment is applied to the loan. ACU reserves the right to modify or eliminate any of its products or services without notice.



## Need Some Extra Holiday Dough?

**Skip-A-Payment is Available!**

See page 5 for details.





## President's Message



You may recall the President's Message in our most recent issue of NewsWave back in July. In it we recognized our 85th anniversary as a credit union, with a look forward to what the next 85 years have in store. I'd like to carry on with that forward-thinking theme and build on it just a bit.

As noted in that issue, our humble beginnings in 1934 have given way to some great things today. For all of our success and our plans for even more, we owe it to the support and trust of you, our members. In return for your support, I want you to know that ACU will always adhere to a solid standard of conduct and a dedication to the credit union mission. The overall mission is to empower all members to improve their

economic well-being, with a set of core values that emphasize personal service, integrity, high-quality products, financial stability, and a cooperative philosophy. In short, we pledge to always do right by you.

I invite you to have a look at our full ACU Mission page on our website at [www.americascu.org/our-mission](http://www.americascu.org/our-mission). The mission is our promise to you as we look forward to growing and prospering ACU in the years ahead.



Rebecca McCoy  
President & CEO



## Notice of Records Availability

Upon request, as a member of America's CU, you may review a copy of our most recent version of the following Credit Union documents:

- Annual Report to the membership
- The non-confidential pages of the latest call report (NCUA form 5300)
- A summary of the most recent annual audit
- Board policy regarding access to the articles of incorporation, bylaws, rules, guidelines, board policies and copies thereof
- Internal Revenue Service Form 990.

Please contact the Home Office at 972-494-5328 or 1-800-543-2811 for assistance in reviewing any of the documents.



**Local Service.  
Global Reach.**

**OCTOBER 17 is International Credit Union Day**, a time to recognize the special mission of credit unions and why it means so much to all members. ACU joins with CUs around the world to celebrate, but we also wish to thank YOU, our members right here at home, for your patronage and belief in the CU movement. We invite you to celebrate on October 17 by visiting ACU to enjoy refreshments.

## Mark Your CALENDAR

America's Credit Union will be CLOSED in observance of the following federal holidays:

**Monday, Oct. 14**  
**Columbus Day**

**Monday, Nov. 11**  
**Veterans' Day**

**Thursday, Nov. 28**  
**Thanksgiving Day**  
We will be open normal business hours on Friday and Saturday.

**Wednesday, Dec. 25**  
**Christmas Day**

**Wednesday, Jan. 1**  
**New Year's Day**

# Loan Rates

As of July 1, 2019

Loan rates are subject to change.

Pre-approved promotional rates can change daily. Please call for current rates.

## LOAN TYPE

### Vehicles\*

#### 2019- 2015 Models

	Pre-Approved Rate
Up to 24 mos.	as low as 2.49% APR
25 to 36 mos.	as low as 3.29% APR
37 to 60 mos.	as low as 3.49% APR
61 to 72 mos.	as low as 3.89% APR
73 to 84 mos.	as low as 4.69% APR**

#### 2014 Models and Older

Up to 48 mos.	as low as 3.99% APR
---------------	---------------------

### Motorcycles

New — Up to 60 mos.	as low as 4.99% APR
Used — Up to 48 mos.	as low as 4.99% APR

### Visa Classic

14.90% APR

### Visa Gold

11.90% APR

### Signature

Up to 24 mos.	as low as 9.00% APR
25 to 48 mos.	as low as 9.50% APR
49 to 60 mos.	as low as 10.00% APR

### Line of Credit

as low as 10.99% APR

### Commercial Real Estate\*

as low as 7.25% APR

### Business Equipment, Machinery, Inventory\*

Up to 7 yrs. as low as 7.25% APR

### Mortgage

We offer a range of mortgage terms available to meet your needs. Please call our Mortgage Department at the Home Office 972-494-5328 or Springfield Office at 417-881-0482.

### Online Loan Application and DocuSign® eSignature Available.

\* Rates are shown as Annual Percentage Rates and are determined by the overall creditworthiness of each applicant.

\*\* \$50K and above, max 100% financing (NADA Retail or MSRP), new vehicles only, 10,000 miles or less.

## Privacy Notice

Federal law requires us to tell you how we collect, share and protect your personal information.

Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at <https://www.americascu.org/online-privacy-policy> or we will mail you a free copy upon request if you call us at 972-494-5328 or 1-800-543-2811.

# Let us Give You a Hand With ACU's Holiday Helper Loan!

Everyone always needs a little help around the holidays, whether in the kitchen, wrapping presents or hosting a party. Let us help your budget go a bit further with ACU's **Holiday Helper Signature Loan**. It can make things easier so you can enjoy all the festivities and gift-giving.

- Borrow up to \$1,200
- Receive a special reduced holiday rate starting as low as 7.00% APR\*
- Repay in 12 months



Applying is easy! Visit [www.americascu.org](http://www.americascu.org) and apply online, give us a call, or stop in before the holiday season ends so you'll have your cash already in hand, ready to shop!

\*Offer good until December 31, 2019. Rates subject to change. Special rate is for new signature loans only, add-on loans excluded. Rates are based upon creditworthiness and other criteria. APR = Annual Percentage Rate.

**REMINDER: Black Friday is November 29th and Cyber Monday is December 2nd!**

## Employee Spotlight

### Mickey Fuller

Vice President/Springfield Office

**How long have you worked with ACU?** 30 years as of May 2019.

**What have you gained from working at ACU?**

A lifetime of friends and family with staff and members.

**What did you always want to try and never did?**

Skydive, I think. I don't know if I could, but it's something I would like to try!

**What's the best thing about your job?**

Getting to make a difference in someone's life whether its listening to what's happening in their lives to helping them with their financial situations. I love doing home loans for young people, especially the children of longtime members who are now all grown up and have families of their own.

**What's been one of your proudest moments working at ACU?**

When we remodeled our office because we lived through it and had a great open house.

**What did you want to be when growing up?**

A baseball player!

**What do you like to do on your days off?** Baseball games, flea marketing, antique shopping and of course, gardening!

**What drew you to ACU originally? How has ACU changed since?** I started part-time working at a credit union in Mexico, MO, then moved to Springfield and worked at a large credit union. I wanted to work at a smaller one and started at ACU, formerly named Kraft Employees CU. In the 80s, we had terminals and no cash, then later we went to computers. Everything was done by pen and paper... what a change!





It's time to brighten up the holidays!

# Christmas Club Account Distribution



It's time for distribution of Christmas Club Accounts. As a reminder, the entire balance in your Christmas Club Account will be transferred into your ACU savings. If you would like it deposited into your checking account, please contact **Karen Speers** at 972-494-5328 or 1-800-543-2811, Ext. 308, before Tuesday, October 15, 2019. All transfers will be made on or about Wednesday, October 23, 2019, and any contributions made after this date will be applied toward your 2020 Christmas Club Account.

## Don't have a Christmas Club Account?

It's the easiest way to save for the holidays, and getting started is simple too! You can open it with as little as \$5, and since it is designed to help you save, there is a \$5 fee for any withdrawals during the year. This fee is waived from November 1st to December

31st of each year. To get started, stop by ACU and we'll help you open an account and set up direct deposit. You can also open the account online at [www.americascu.org](http://www.americascu.org). For complete details about this account, call our New Accounts Department.

## Watch Out For These Scams During the Holidays

The elderly and young people tend to be the most targeted by scammers. No matter what your age, you always need to be on guard and watch out for those "big, bad wolves".

### • Social Media Gift Exchange:

Purchasing one gift and receiving several in return may sound like a harmless way to give and receive presents, but this seasonal scam is a pyramid scheme, which is illegal.

• **Fake Charities:** Unfortunately, fake charities often pop up during the holidays to take advantage of people's generosity. Social media has become a popular method of attack for these scammers. Please support your favorite charities, but thoroughly vet any new charities that ask for your money. Legitimate charities will be happy to answer your questions.

• **Phone Scams:** More people are home

over the holidays, so phone scammers step up their efforts accordingly. In general, you should not give your personal information over the phone in any call that you did not initiate.

• **The Front Desk Call Scam:** If staying at a hotel during the holidays, be cautious if you receive a call from the front desk needing to verify the credit card information again. Scammers can call a hotel and randomly ask for a room number, and the call is transferred to your room. The scammer will pretend to be the front desk stating the credit card was declined and they need to reverify the information. Hotel personnel will never ask for this information over the phone.

Instead, offer to come to the front desk.

• **Online Shopping Scams:** Because many retailers now have chip card readers, fraud at brick-and-mortar stores is down, so scammers have shifted their efforts online. Use a credit (not debit) card online and only shop on secure websites. Look for "https" in the web address (the extra "s" is for "secure") and for a lock symbol.

These are just a few of the scams to watch out for during the holidays, and throughout the year as well.

Be safe. Be alert. Have a wonderful holiday season!

Source: Better Business Bureau

## Get Your Discounted Tickets from ACU!

**State Fair of Texas 2019** (Friday, September 27 through Sunday, October 20)  
Digital tickets are now available ONLINE ONLY at [www.americascu.org](http://www.americascu.org) for the fair.  
**Online Ticket Prices:** \$13.00 for one day general admission for ages 3 and up; gate price is \$18.

### Other Tickets Available Online This Fall:

Six Flags Fiesta Texas and Sea World San Antonio

### In Person, at ACU's Home Office:

Six Flags Over Texas: General Admission \$57.23; Season Pass \$85.31  
Fort Worth Zoo: Adults \$13; Seniors age 65+ and Children age 3 to 12 are \$10.



# Helpful Tips When Buying a Used Vehicle

Avoid getting taken for a ride and do a title check on a used vehicle before you buy.

Go to Title Check at [www.TxDmv.gov](http://www.TxDmv.gov) to connect to the national Motor Vehicle Database, and for a small fee, learn whether the used vehicle you're eyeing was ever salvaged, rebuilt or flood damaged. It could end up saving you BIG in the long run.

You'll also want to check if there were any recalls for the make and model, and if so, a new vehicle dealership might have records based on the VIN if the vehicle was repaired due to the recall.

Another good resource available: visit [www.safercar.gov/vin](http://www.safercar.gov/vin) and enter the VIN.



## Need Some Extra Holiday Dough? Skip-A-Payment Available!

ACU wants to help you make financial ends meet around the holidays by offering to "Skip-A-Payment" for the low fee of \$25.

Simply complete the form below and mail it, fax it or bring it in to one of our loan officers. You can also get a form online at [www.americascu.org](http://www.americascu.org) and send it in to any ACU loan officer.

Please read the qualifications and exclusions in the coupon below to make sure you qualify.

### SKIP-A-PAYMENT COUPON

Please complete one form per loan, then return to America's Credit Union by mail, fax, email or in person at any location.

**Mail:** America's Credit Union, P.O. Box 469046 Garland, TX 75046-9046

**Fax:** 972-494-5350      **Email:** [info@americascu.org](mailto:info@americascu.org)

Member Name \_\_\_\_\_

Member Number \_\_\_\_\_ Loan # \_\_\_\_\_

Home Phone \_\_\_\_\_ Other Phone \_\_\_\_\_

Payment Amount \$ \_\_\_\_\_ ☐ Monthly   ☐ Bi-weekly   ☐ Semi-monthly

Skipping Payment(s) \_\_\_\_\_ Next Due Date: \_\_\_\_\_

By submitting the Skip-A-Payment request to America's Credit Union, I am requesting that my payment be deferred. I understand that my loan payment may be deferred if it is not one of the first six monthly payments due on my loan, more than one time in a one year period or not otherwise in default. **Offer excludes mortgage, home equity, line-of-credit loans and Visa® Credit Cards.** I understand that by taking advantage of this Skip-A-Payment coupon, my loan will be extended. I understand that the interest will continue to accrue on my unpaid balance and that my \$25.00 fee will be collected as part of my deferred payment. I further understand that my loan agreement with the credit union provided for regular scheduled payments, and this request does not change my legal obligation to America's Credit Union.

Borrower Signature \_\_\_\_\_ Date \_\_\_\_\_

Co-Borrower Signature \_\_\_\_\_ Date \_\_\_\_\_

#### CREDIT UNION USE ONLY

Loan Officer: \_\_\_\_\_ Recommended ☐ Yes   ☐ No

Reason Submitted to Committee

☐ Staff Loan Committee   ☐ Mgmt Loan Committee   ☐ Volunteer Loan Committee   ☐ Approved   ☐ Declined

Conditions or Comments \_\_\_\_\_

Committee Signatures \_\_\_\_\_





Love My  
Credit Union®  
rewards

There are more reasons than ever  
to love being a member of  
**AMERICA'S CREDIT UNION!**

## MORE SAVINGS. MORE POSSIBILITIES.



Your credit union membership is about the trust and care of community, built around where you live, work and play. That's why **America's Credit Union** membership saves you money through exclusive member-only offers through our trusted partners. Through Love My Credit Union Rewards, credit union members have saved over **\$2 billion** with offers like:

- » **\$100 cash reward** with each new line you activate with **Sprint**. Plus, existing customers earn \$100 Annual Loyalty Cash Rewards, and **25% off select accessories** in Sprint stores.
- » Credit union membership also saves you up to **\$15 on TurboTax** federal products.
- » Credit union members save on **SimpliSafe**, the #1 expert pick for home security.
- » Protecting your car and home shouldn't cost an arm and a leg. America's Credit Union members can save big with an exclusive discount from the **TruStage** Home & Auto Insurance Program.

Learn all about how your America's Credit Union membership gets you all these exclusive savings and more at [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org). Check them out and start enjoying credit union member benefits you never knew you had.



## IMPORTANT NOTICE for VISA® Check Card Holders

We are required to notify you annually that we have enabled non-Visa debit transaction processing with your Debit Card on the PULSE, CO-OP, CULIANCE, Select ATM, and NYCE networks. Additional networks may also permit non Visa debit transaction processing. These transactions do not require authentication with your PIN and are not covered by the provisions of the Visa Debit Card Agreement and Disclosures relating to Visa transactions. To carry Visa-associated benefits and protections, transactions must be processed with a signature through a Visa point-of-sale terminal. If a merchant offers the opportunity to route your Debit Card payment as a non-Visa transaction, you will be advised and given an opportunity to indicate your preference when completing the transaction.

## Make Sure We Have Your Current Address



As year-end approaches, we'd like to remind you to check with us and verify that we have your current mailing address on file. It's important that we have your most current mailing address so you won't miss out on receiving your year-end tax information.

News Wave is published quarterly for our Members by the Marketing Department of America's Credit Union in Garland, Texas. Direct your questions, letters, or article ideas to America's Credit Union, P.O. Box 469046, Garland, TX 75046-9046.

**Editor:** David Graf

**Assistant Editor:** Estella Guerra-Muniz

**ACU Board of Directors:** Eddie Moore, Chairman; Chris English, Vice Chairman; John Willis, Secretary/Treasurer; Directors - Beverly Axe, Renee Bartlett, Luis Rey, Joe Satagaj, Dena Smith, and Larry Wadsworth.

**Operating Officers:** Rebecca McCoy, President and Chief Executive Officer; Janet Sanders, Chief Operating Officer; Cindy Barth, Chief Administrative Officer; Michelle Fuller, Vice President, Springfield Office; Jody Taylor, Vice President, Motley Drive Office; Christi Adams, Manager, Sherwin-Williams Office.

### ACCESS-24

972-487-1234 – 1-800-543-2827

### HOME OFFICE

2154 Forest Lane – Garland, TX 75042-7920

P.O. Box 469046 – Garland, TX 75046-9046

972-494-5328 – 1-800-543-2811

Fax: 972-494-0371 – 1-800-543-2803

Loan Fax: 972-494-5350 – 1-877-543-4599

### MOTLEY DRIVE OFFICE

3001 Motley Drive, Suite A

Mesquite, TX 75150-3457

214-227-8306

Fax: 972-681-7302

### SPRINGFIELD OFFICE

2350 East Bennett – Springfield, MO 65804-1732

417-881-0482 – 1-800-543-2823

Fax: 417-881-8389 – 1-877-543-2599



**Federally Insured  
by NCUA**



NMLS #562279