

America's Credit Union

news wave

americascu.org

NEW WEBSITE TO LAUNCH SOON!

America's Credit Union is excited to announce that we'll be launching our brand-new website in late July!

We are in the midst of developing a new website. This new and improved website will be launching in late July, but in preparation for the new site, extensive behind-the-scenes work needs to be completed on July 9th. **As a result, on July 9th the ACU website, Online Banking, and Mobile Banking will be unavailable from 11:00 AM until 4:00 PM CST.**

During this time, you will receive an error message when trying to access any of these systems and will need to call or visit an ACU office for assistance with your transactions and account balances. When the systems are back online, there will be no noticeable differences. The website will be the same and Online and Mobile Banking will function as usual.

We plan to have extra staff on hand to assist with any added call volume and help you, our members, in any way possible. We are aware this will be an inconvenience, but hope that the anticipation of a new and greatly improved ACU website will encourage patience as this technical upgrade takes place.

Our new site has been designed with you in mind, and once this new site is live you'll notice it will include enhanced compatibility for a variety of devices, making it more responsive for mobile devices than our previous design. It will also have easy navigation and convenient new features, and you'll be able to get to Online Banking directly from the top right of any page!

NOTICE

**ACU's website,
Online Banking
and Mobile
Banking will be
unavailable
JULY 9th
11 AM – 4 PM**

July 2019

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CREDIT UNION**
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President's Message

To all members of America's Credit Union, we send you our very best and thank you for supporting our mission of service these many years. How many years has it been? Just 85! It's quite remarkable to think that from our humble beginnings in 1934 as a small group of Kraft Foods employees, we could have grown and prospered into the institution we are today. It is because of your trust and belief in the Credit Union message that our success is noteworthy, and we sincerely thank you.

What plans do we have for the next 85 years, you ask? Well, we've got a number of things going, many of them related to streamlining our services so they're even more user-friendly. Over the next year, you'll see a series of positive changes, plus more in years to come. It'll be easier for you to apply for a loan, add a new account or feature, communicate with staff, and make a payment or move funds to and from your account. Look for news in our publications and social media.



One of the first things you'll see is an update to our website. We'll always be here for anyone who wants to do financial business in person or by phone. But nowadays many members use our website as their primary tool for accessing services and information. We expect to launch our long-awaited update this summer. It will have a fresh look, innovative features, and a more intuitive layout. We believe you will enjoy using it.

As the financials listed on page 4 attest, ACU continues to be a strong and healthy institution, and while our first 85 years have been a great ride, the next 85 look even better! Our thanks to you for being such great members.



Rebecca McCoy
President & CEO



IMPORTANT IRA INFORMATION

- Payments from your IRA are subject to federal income tax withholding, unless you elect no withholding. You may change your withholding election at any time prior to your receipt of a payment. To change your withholding election, complete the appropriate form provided by your Credit Union.
- Withholding from IRA payments, when combined with other withholding, may relieve you from payment of estimated income taxes. However, your withholding election does not affect the amount of income tax you pay. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are insufficient.
- You may obtain a copy of your named IRA beneficiaries or update your existing election of beneficiaries for your IRA upon request.

Questions? Consult an Account Representative at any ACU Office.

Want to Stay Up to Date With ACU?



**To Get
Our
Emails!**

It's so easy to start receiving emails from the credit union. You will learn about special promotions, find out about inclement weather closings, get valuable financial information from our free e-books, and keep up to date on everything going on at ACU.

The next time you log onto Home Banking, check your Profile to see if we have your current email address.

You can also verify your email address with our staff the next time you visit or call our offices. We'll be happy to add an email address if one has not been provided.

Mark Your CALENDAR

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

Thursday,
July 4
Independence Day

Monday,
September 2
Labor Day

Loan Rates

As of February 19, 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 3.19% APR |
| 37 to 60 mos. | as low as 3.39% APR |
| 61 to 72 mos. | as low as 3.89% APR |
| 73 to 84 mos. | as low as 4.89% 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.

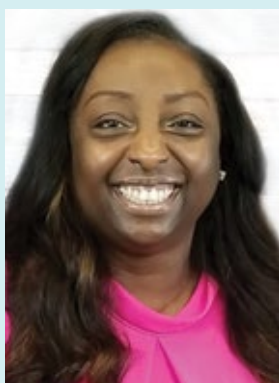
Online Loan Application and DocuSign® eSignature Available.

* 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 www.americascu.org/home/fiFiles/static/documents/Online_Privacy_Policy.pdf or we will mail you a free copy upon request if you call us at 972-494-5328 or 1-800-543-2811.



Nikki Watson

ACU Opened the Door to My Success!

Have you ever met someone that you just knew was going to do great things? We did and her name is Nikki Watson, a member of ACU since 2013.

Nikki, who started her home staging business four years ago, was given the opportunity to purchase an entire staging inventory from another stager who was retiring. She came to ACU's Motley Office and spoke to Pattie and Jody about borrowing the funds to start her business, In Style Staging.

How did ACU help you?

"I had borrowed money from America's Credit Union to buy this furniture and believed that this was going to boost my business to the next level. It did! I paid that loan back to the Credit Union in a few months, which was major knowing that I started staging with \$10." From there, Nikki's business began to perform like a star, which has even made her a soon-to-be TV star on a national network.

"My company does at least 3 vacant stagings a day, and we are growing like crazy!! We would not be where we are without the faith of these people. They trusted that I knew what I was doing."

What makes ACU different from banks?

"It's a place where everyone knows your name, they make you feel like you are part of their family." Nikki cheerfully added, "It's a great place and everybody should join!"



There is more to this happy ending for Nikki. Since then, her company has accumulated so much success that she'll appear this fall on an HGTV series called "Stagers USA." Be sure you tune in and become a fan of hers. We know we will!

Picture It, Save for It, Share It

2019 Youth Savings Challenge Winners Announced

Congratulations to the following winners of this year's youth challenge savings during the month of April:

\$100 Chloe M., age 13, Garland, TX

\$50 Landry H., age 8, Duncanville, TX

\$50 Brody R., age 3 mos., Garland, TX



The Future is Yours

Look for the 2020 Youth Savings Challenge next April with another fun theme!

Bill Pay Quick Tip

There's no need to use ACU's Bill Pay service to make payments on your ACU loans. Instead, when you are logged into Online Banking, simply click on the "Transfer" button on the Account Summary page; select which account to pay from, then select the loan to be paid and the amount and confirm the transaction. The payment is applied to the loan immediately. Bill Pay is best used for paying your other merchants, not ACU.

2018 Annual Report Recap

FINANCIAL STRENGTH

| | 2017 |
|---------------------|----------------|
| Total Assets | \$ 235,177,783 |
| Total Gross Loans | \$ 124,184,664 |
| Total Gross Capital | \$ 31,446,793 |
| Total Members | 22,282 |

INCOME AND EXPENSE

| | |
|----------------------------|--------------|
| Total Income | \$ 8,467,166 |
| Less Operating Expense | \$ 7,237,808 |
| Less Non-Operating Expense | \$ 303,369 |
| Less Costs of Funds | \$ 392,126 |
| Transferred to Equity | \$ 533,863 |

LOANS

| | |
|----------------------|---------------|
| Number of New Loans | 3,095 |
| Dollars of New Loans | \$ 56,892,929 |

2018

| |
|----------------|
| \$ 228,611,660 |
| \$ 125,558,119 |
| \$ 33,148,799 |
| 21,319 |

| |
|--------------|
| \$ 8,994,363 |
| \$ 6,847,503 |
| \$ - |
| \$ 382,248 |
| \$ 1,764,612 |

| |
|---------------|
| 2,985 |
| \$ 54,470,449 |

FINANCIAL STATEMENT

ASSETS

| | | |
|--------------|-----------------------|-----------------------|
| Net Loans | \$ 123,726,126 | \$ 125,163,111 |
| Cash | \$ 10,070,440 | \$ 13,492,553 |
| Investments | \$ 93,452,979 | \$ 82,146,633 |
| Fixed Assets | \$ 5,393,895 | \$ 5,245,029 |
| Other Assets | \$ 2,534,343 | \$ 2,564,334 |
| TOTAL | \$ 235,177,783 | \$ 228,611,660 |

LIABILITIES, DEPOSITS, AND EQUITY

| | | |
|--------------------|-----------------------|-----------------------|
| Liabilities | \$ 1,301,771 | \$ 1,825,666 |
| Deposits | \$ 202,887,757 | \$ 194,032,203 |
| Equity or Reserves | \$ 30,988,255 | \$ 32,753,791 |
| TOTAL | \$ 235,177,783 | \$ 228,611,660 |

AMERICA'S CU ANNOUNCES 2019-2020 BOARD OF DIRECTORS

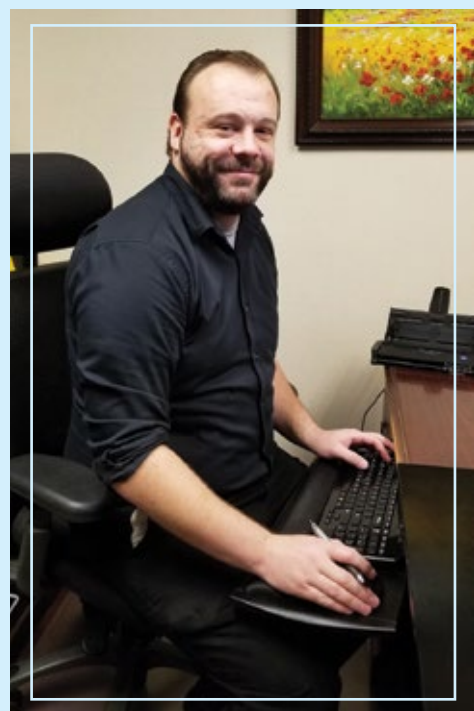
On Tuesday, May 14, 2019, America's Credit Union held its Annual Business Meeting at our Home Office in Garland, TX. During this time, Renee Bartlett, Joe Satagaj and Larry Wadsworth were re-elected by acclamation to the Board of Directors for 3-year terms. Congratulations to these directors!

*Seated – Eddie Moore, Chairman; Chris English, Vice Chairman
Standing – Joe Satagaj; Dena Smith; Renee Bartlett;
Beverly Axe, Secretary/Treasurer; John Willis;
and Larry Wadsworth
Not pictured – Luis Rey*



ACU BOARD OF DIRECTORS

Employee Spotlight Robert Webb, Loan Officer at ACU's Home Office



What do you love about working at ACU?

I love the people...not only the employees, but also the members and being a part of this community. You get a sense of family working here.

What advice would you give to a recent new hire?

Don't be afraid to ask questions. There are so many things to learn and there's such a deep knowledge that our current employees have that there's always something new to learn.

What is the first thing you would buy if you won the lottery?

A new pair of socks! I love the feel of new socks...it's the best feeling. Heck, I would even get socks with my picture on them. Lol! I would then stop at a car dealer and buy a new Tesla - classic black.

What have you always wanted to try?

Sky diving! I'm not afraid of heights so I'm all for it.

Favorite travel spot?

Back home to Tuskahoma, OK – tons of hiking, lakes, and wildlife.

Weirdest job you ever had?

Audio engineer for community theater. Sometimes I'd have to pull cable under the seats and through the rafters while dodging people in funny outfits who wouldn't stop singing and finding unusual props under the seats.

What job would you have if you weren't working at ACU?

I don't know. I think I would be so lost and wandering in a forest somewhere!

Protect Yourself from Tech Support Scam Calls

Tech support scams, which get people to pay for fake computer help or steal their personal information, are convincing. Do you know the signs of a tech support scam?

Here's what you need to know NOW:

■ Companies like Microsoft don't call and ask for access to your computer. If you get a call like that, it's a scam! Remember, unless you initiated the call, **DO NOT RELEASE ANY PERSONAL OR FINANCIAL INFORMATION.**

■ Real companies also won't ask for your account passwords or ask that you send them money or gift cards in return to receive a refund from their company. Ex: Microsoft saying they owe you a refund but ask that you send the full amount paid for electronics, and in return, mail you a refund. Only scammers do this.

■ Tech support scammers try to convince you they are legitimate and pretend to know about a problem on your computer. They'll ask you to open normal files that look alarming to make you think you need help.

■ If you do need computer help, go directly to a person, business, or website you know you can trust or ask for recommendations from family and friends. General online searches are risky because they might pull up another scam. Be sure when you search online you are directed to a legitimate company and not an "ad".

If people you know were already scammed, here's what to tell them:

■ If you paid with a credit or debit card, call your card company immediately to block the card.

■ A tech support scammer who has

access to your computer can install malware. Update your computer's security software, scan your computer, and delete anything it identifies as a problem. Restart your computer to be sure the changes take effect. Download security updates as soon as they are available. Most operating systems have a setting to download and install security updates automatically.

■ If the scammer obtained any of your passwords, change the password immediately. Contact the company directly to make sure nobody has broken into your account. Report your experience to ftc.gov/complaint. You're not alone, and reporting this scam helps law enforcement go after the people behind tech support scams.

*Source: Federal Trade Commission

ATM SAFETY TIPS



- Choose an ATM wisely, one in a well-lit, highly populated area. ATMs on corners or near shrubbery and obstructions cause blind spots and are not recommended.
- If using an ATM where you must step out of the car, do not leave your car unlocked or the engine running when you get out.
- Visually inspect the ATM for possible skimming devices. Potential indicators can include sticky residue or evidence of an adhesive used by criminals to affix the device, scratches, damaged or crooked pieces, loose or extra attachments on the card slot, or noticeable resistance when pressing the keypad.
- If the ATM is working incorrectly or has been tampered with, report it to the credit union or bank.
- Keep your Personal Identification Number (PIN) and card number confidential. Memorize this number and never write it on your ATM card or store it in your wallet. Not even employees of your financial institution should know your PIN.
- Be prepared before using the ATM by having your card ready. When you withdraw cash, pocket it immediately and count it afterwards.
- Keep your receipts and verify all transactions against your statement. You should contact your financial institution if there are any unexplained transactions or discrepancies.
- Remove expensive jewelry and valuables before going to an ATM.
- At drive up ATMs, lock your doors, keep your other car windows up and keep your car running.

Life's a Breeze

With a Summer Loan from ACU!

No matter what your plans are, having that extra cash can help you have a high-flying summer!

Borrow up to

\$2,000

for 12 months

with rates as low as

7.00%

APR*

Apply for a breezy ACU summer loan online or by contacting any ACU office!

*APR=Annual Percentage Rate. Up to a 12 month repay term, new signature loans only, add-on loans excluded. Offer good until September 13, 2019, subject to change. Rates are based upon creditworthiness and other criteria.

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



LOVE MY
CREDIT UNION
REWARDS

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.
- » 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.
- » Credit union members save on **SimpliSafe**, the #1 expert pick for home security.
- » **Onboarding new partners in 2019.**

Learn all about how your America's Credit Union membership gets you all these exclusive savings and more at **America's Credit Union** or LoveMyCreditUnion.org. Check them out and start enjoying credit union member benefits you never knew you had.



Complaint Notice

This Credit Union is incorporated under the laws of the State of Texas and under state law is subject to regulatory oversight by the Texas Credit Union Department. If you have a dispute with America's Credit Union, you should contact the credit union. If the dispute is not resolved to your satisfaction, you may file a complaint against the credit union by contacting the Texas Credit Union Department through one of the means indicated below:

Texas Credit Union Department
914 East Anderson Lane
Austin, Texas 78752-1699
Phone: 512-837-9236 Fax: 512-832-0278
E-mail: complaints@tud.texas.gov
Website: www.tud.texas.gov

Please note that the Department does not have authority to resolve contractual disputes or documented factual disputes between a member and this credit union. If your dispute is of this nature, you may want to consult with legal counsel regarding your rights to resolve the situation.



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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.

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972-487-1234 – 1-800-543-2827

HOME OFFICE

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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**



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