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# A Special Message from ACU's President

## Coming Together

I don't have to tell you what we're thinking about and working on here at ACU these days; most certainly it's the same for everyone else in our country and across the world. I can tell you that we're vigilantly watching developments with the COVID-19 situation and assessing how those developments affect you and your well-being, as well as that of all our dedicated employees. It has been quite an upheaval for everyone, and we thank you so much for your patience and willingness to ride this out with us.

"Coming Together" happens to be the theme for ACU's upcoming Annual Business Meeting. It was chosen to illustrate how our projects of 2019 and earlier are really starting to produce results – in short, everything is now "coming together" to provide better member services for you and faster, more convenient access to your financial information.

When we chose our theme, we didn't imagine how it would come to apply in another way to the member service you receive from ACU. In dealing with the challenge in front of us, I know that our staff and board join me in a commitment to "come together" and work for the well-being of all members. I am encouraged by their dedication and am certain that when we make it past this difficult time, our members, directors, and employees alike will be stronger and more resilient because of it.

Since its founding during the Great Depression, America's Credit Union has been defined by such strength and resilience. Today, we are among the best-capitalized credit unions in the country, with reserve assets that are more than *double* the levels required by regulators. Rest assured your Credit Union is safe and sound.

For more information on our finances, attend our Annual Meeting, which is now set to be held as a virtual meeting in order to protect the health of our members and staff. See inset for details.

And be sure to check our website regularly for other updates on procedures and changes related to COVID-19. Our home page features a Member Update Stream that links to resources and the latest information we have. We're at [www.americascu.org](http://www.americascu.org).



*Rebecca McCoy*  
 Rebecca McCoy  
 President & CEO

Stay safe, and please call upon your friends here at ACU, should the need arise.

### ACU Annual Business Meeting Tuesday, April 21 • 5:30 pm

Join us at this **virtual meeting** by typing the following into your web browser and following the prompts:  
<https://us04web.zoom.us/j/314916727>.  
 Alternatively, you may dial in to **214-227-8305**, using the **PIN 888**. You may participate in discussion or ask questions via audio or text.



### IRA Contribution Limits

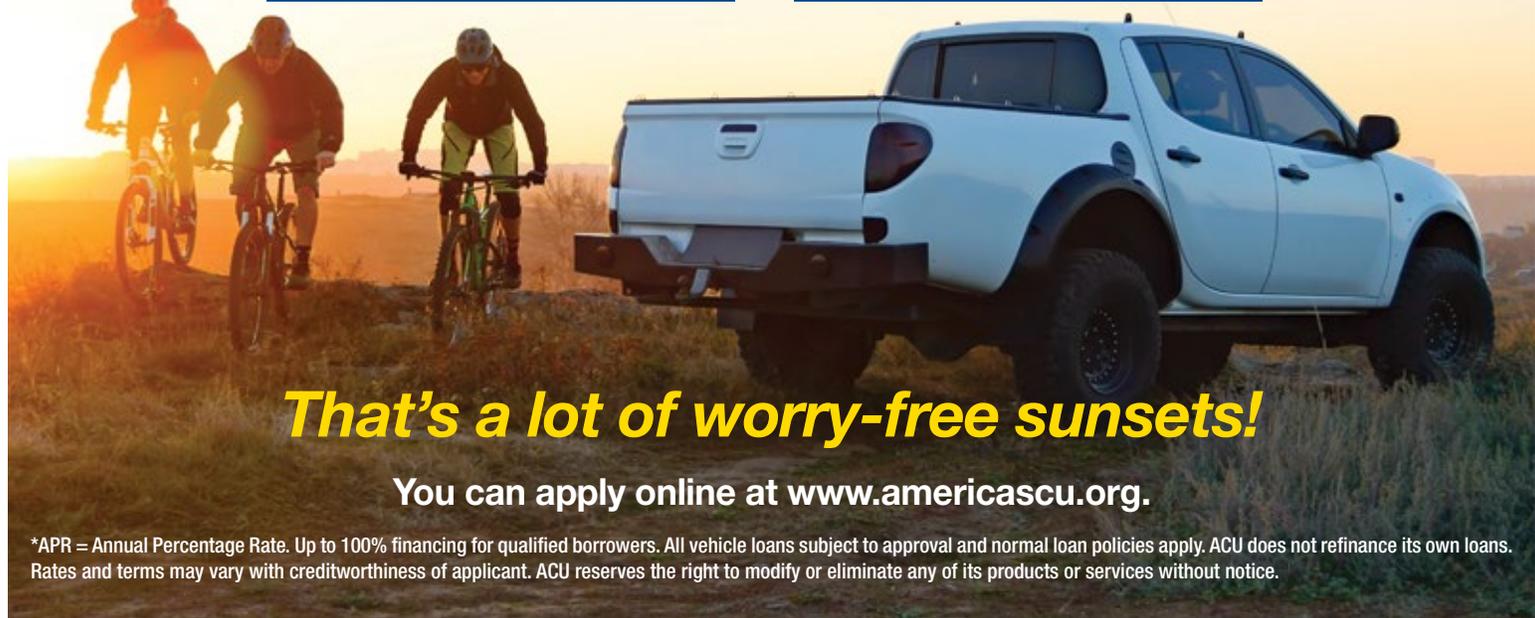
For tax year 2019, the maximum IRA (Individual Retirement Account) annual contribution limit is \$6,000. If you are age 50 or older at the end of the calendar year, you have until midnight April 15, 2020 to take advantage of an IRS catch-up provision by contributing an extra \$1,000. You can contribute to both traditional IRA and Roth IRA, but your total contributions can't exceed these annual limits.



## Limited-Time Loan Rate Special!

Finance a new or used vehicle, or refinance a loan from another lender at these great low rates.

<b>60</b> MONTHS	RATES AS LOW AS <b>1.99%</b> APR*	<b>OR</b>	<b>72</b> MONTHS	RATES AS LOW AS <b>2.99%</b> APR*
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*That's a lot of worry-free sunsets!*

You can apply online at [www.americascu.org](http://www.americascu.org).

\*APR = Annual Percentage Rate. Up to 100% financing for qualified borrowers. All vehicle loans subject to approval and normal loan policies apply. ACU does not refinance its own loans. Rates and terms may vary with creditworthiness of applicant. ACU reserves the right to modify or eliminate any of its products or services without notice.

### 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: 972-494-5328 or 1-800-543-2811 for assistance in reviewing any of the documents.*

### Mark Your CALENDAR

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

**Monday, May 25**  
**Memorial Day**  
Saturday, May 23, the Home Office drive-thru will be open from 9 a.m. to 1 p.m. for your convenience.

**Saturday, July 4**  
**Independence Day**



# Loan Rates

As of March 18, 2020  
Loan rates are subject to change.  
Pre-approved promotional rates can  
change daily. Please call for current rates.

## LOAN TYPE

### Vehicles\*

#### 2020- 2016 Models

	Pre-Approved Rate APR*
Up to 24 mos.	as low as 1.49% APR
25 to 36 mos.	as low as 1.49% APR
37 to 60 mos.	as low as 1.99% APR
61 to 72 mos.	as low as 2.99% APR
73 to 84 mos.	as low as 3.99% APR

#### 2015 Models and Older

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

\*Actual rate is based on loan term and credit rating of the member. All rates and yields are subject to change. Rate and term based on year and mileage of the vehicle. 73 to 84-month terms are for vehicles \$50k & 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.

# ACU Accounting Employee to Retire



Janis Lampkin

America's Credit Union would like to announce the forthcoming retirement of Janis Lampkin on May 29, 2020.

Janis joined our team in June 2010 when former CAM Federal CU merged with ACU. Janis began her credit union career 31 years ago as a bookkeeper and later became manager/CEO for the former credit union. Once the merger was complete, she joined our accounting department and performed various job duties, including working on various reports for the IRS, NCUA and the State of Texas as well as maintaining ACU's dormant and unclaimed accounts.

Janis and her husband plan to spend time with their grandchildren as well as utilize her husband's private pilot's license, possibly purchasing a small plane and starting to travel to new destinations.

We have been very fortunate to have a dedicated employee like Janis whose hard work and outstanding talents show every day in her work. We wish Janis the best in her retirement.

## Please Update Your Contact Information



phone

If you've moved, changed your email address or cell phone number, please be sure we have your current contact information on file. This information is critical so we can contact you quickly in the event of suspected fraudulent activity or to provide you other important information about your account.



address

To provide us your updated information, please complete a "Change of Address" form which can be found online at [www.americascu.org](http://www.americascu.org).



email



## Don't Let Your ACU Savings Go UNCLAIMED

If you haven't done a transaction from your savings in a while, please call us to see how we can better help you meet all your financial needs and keep your ACU account(s) active to avoid being claimed by the state as abandoned property.

Each state has different dormancy periods. Visit [www.unclaimed.org](http://www.unclaimed.org) to find your state's law or see if you have any unclaimed property waiting for you. Don't let your state claim your money! Just call any ACU office so we can update your account.



Love My  
Credit Union®  
rewards

**America's Credit Union  
members can get  
\$200 cash from Sprint**

As a member, you get \$100 per line on up to two lines when you switch to Sprint on Unlimited Plus or Premium. Plus, \$100 Annual Loyalty Reward. Plus, 25% off select accessories in Sprint Stores. And the Sprint 100% Satisfaction Guarantee.

### Claiming your cash rewards is easy

- » Switch to Sprint and mention that you're a credit union member.
- » Register at [www.lovemycreditunion.org](http://www.lovemycreditunion.org).
- » Cash rewards will be deposited directly into your credit union account within 8-10 weeks.

### Get rewarded for loyalty

Register now to receive a \$100 loyalty cash reward every year starting one year after registration



Limited time offers. Activ. Fee: Up to \$30/line. Credit approval req. Cash Reward Offers: Phone lines only w/ 1 line on Unlimited Plus or Unlimited Premium plan. Avail. for eligible credit union members & member employees. \$100/line, max 2 lines. Req. activ. at point of sale. Excl. prepaid & ports made between Sprint or related entities. Limit 1 Sprint Perks Corp ID per acct. No add'l. discounts apply. Loyalty Reward: \$100/acct./yr. when acct. remains active and in good standing each yr. Transfer Reward: Existing Sprint customers who validate or transfer to the Sprint Cash Reward Program are eligible for a \$100/acct./yr. deposit on 12 mo. anniversary. Deposit: Cash Reward issued by CU Solutions Group. Sprint acct. must remain active and in good standing for 31 days to receive Cash Reward. Allow 8-10 wks. for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 10 wks., visit [lovemycreditunion.org/reward-tracker](http://lovemycreditunion.org/reward-tracker). Satisfaction Guarantee: Call us to deactivate & return to place of purch. with complete, undamaged phone/device & receipt w/in 30 days of activ. We'll refund your phone/device cost, svc. charges & activ. fee. Excl. Int'l. usage not incl. in plan, prem. content & 3rd party billing. We'll refund your phone/device cost. Sprint dealer may impose add'l. fees. A \$45 restocking fee may apply. Visit [sprint.com/returns](http://sprint.com/returns). Other Terms: Offer/coverage not avail. everywhere or for all phones/networks. May not be combinable with other offers. Accounts that cancel lines within 30 days of activating on promo pricing may void savings. Offer, terms, restrictions, & options subject to change & may be modified, discontinued, or terminated at any time without notice. Restrictions apply. © 2020 Sprint. All rights reserved. Sprint & the logo are trademarks of Sprint. Other marks are the property of their respective owners.

## Convenient Account Access

With today's current environment, conducting business in person is not always possible. That's why ACU makes sure to offer a broad range of products and services to allow you easy access to your ACU accounts from home, work or even your car, from anywhere in the world — 24 hours a day, seven days a week.



Check out our website for a list of E-services and the online applications we have. You can also contact us via email or phone with questions about any of our products and services.

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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 - Renee Bartlett, Laura Perkins Cox, Joe Satagaj, Dena Smith, and Larry Wadsworth.

**Operating Officers:** Rebecca McCoy, President and Chief Executive Officer; Janet Sanders, Executive Vice President; Cindy Barth, Chief Administrative Officer; Michelle Fuller, Vice President, Springfield Office; Jody Taylor, Vice President, Motley Drive 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**



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