



PO Box 162539  
Fort Worth, TX 76161-2539



### The Branch in Your Pocket!

Don't have our app? Download it for FREE and manage your account TODAY! Secure banking access to your account from your mobile device.

**Our most convenient location yet!**

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**PAID**  
FORT WORTH, TX  
PERMIT 1905



**First Class Financial Services.  
We Know Fort Worth.**

# The Courier

A Publication of First Class American Credit Union

December 2016

## First Class Checking Account **BE SAFER. SPEND SMARTER. IT'S SIMPLE!**

First Class Checking Account makes it simple to keep your family finances safer and take advantage of smart discounts on financial services and everyday purchases. Even better, all of these security and savings benefits are included with your account for a low monthly service charge. Here are some of the features and benefits that are included in the new checking account:

- Online Banking
- Mobile Banking
- E-Statements
- E-Alerts
- Bill Pay
- Access to 30,000+ Surcharge ATMs & Shared Branching Nationwide
- Unlimited Checking Writing
- Debit Card
- First 50 Checks Free
- No Minimum Balance Required
- Overdraft Protection Available
- Freedom Deposit (Remote Deposit)
- Remote Control Cards
- Direct Deposit
- Online First Pay
- Courtesy Pay with Approval
- ACH Debits
- Free Notary Services



- IDProtect® - Identity Theft Protection Service<sup>1</sup>
- **Credit File Monitoring** - daily credit file monitoring and automated alerts of key changes to your Experian, Equifax and TransUnion credit reports (*registration/activation required*)
- **Total Identity Monitoring** - monitoring of over 1,000 databases including credit, Social Security, public records, real property records, telephone and many others (*registration/activation required*)
- **3-in-1 Credit Report** - request new report every 90 days or upon receipt of a credit alert (*registration/activation required*)
- **Credit Score** - receive new single bureau credit score with every new credit report (*registration/activation required*)
- **Fully Managed Identity Theft Resolution Services** - access to a fraud specialist assigned to manage your case who will work with you until your credit and identity are restored
- **Identity Theft Recovery Case Plan** - to inform you of the recovery process
- Up to **\$10,000 Identity Theft Expense Reimbursement Coverage**<sup>2</sup>
- **Debit and Credit Card Registration** (*registration/activation required*)
- **Online Identity Theft News Center and Valuable Phone and Web Resources** (*registration/activation required*)
- Up to \$10,000 of 24-hour Accidental Death & Dismemberment Insurance<sup>2</sup>
- Cellular Telephone Protection<sup>2</sup> (*Cellular telephone bill must be paid through this account.*)
- Debit Advantage™ Buyer's Protection and Extended Warranty<sup>2</sup> (*Item(s) must be purchased in full with eligible checking account*)
- Travel and Leisure Discount Membership (*registration/activation required*)
- Health Discount Savings<sup>3</sup> - enjoy savings on vision, prescriptions, dental (*registration/activation required*)
- Shopping Rewards™ (*registration/activation required*)

**All for a low monthly service charge of \$6.00 / \$5.00 for 60 years old and over.**

<sup>1</sup> IDProtect service is a personal identity theft protection service available to personal checking account owners, their natural person joint account owners and their eligible family members (as defined below). The service is available to non-publicly traded businesses and their business owner(s) listed on the account and their eligible family members (service not available to employees or authorized signers who are not owners). For revocable grantor trusts, the service is available only when a grantor is serving as a trustee and covers the grantor trustee(s) and their eligible family members. For all other fiduciary accounts, the service covers the beneficiary, who must be the primary member, and the beneficiary's eligible family members (Fiduciary is not covered). Service is not available to a "signer" on the account who is not an account owner. Service is not available to clubs, organizations and/or churches and their members, schools and their employees/students. Eligible Family Members include: Spouse, persons qualifying as domestic partner, and children under 25 years of age and parent(s) who are residents of the same household.

<sup>2</sup> Special Insurance Program Notes: The descriptions herein are summaries only. They do not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for complete details of coverage and exclusions. Insurance is offered through the company named on the certificate of insurance.

<sup>3</sup> This is NOT insurance.

Insurance Products are not insured by NCUA or any Federal Government Agency;

Not a deposit or guaranteed by the credit union or any credit union affiliate.

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A PUBLICATION OF FIRST CLASS AMERICAN CREDIT UNION

2595 Polaris Drive, Fort Worth, TX 76137  
Phone: 817-834-9777  
Toll Free: 800-736-6144  
Fax 817-834-9770



December 2016

**Credit Union members get more ways to save.**

Whether for your business or for yourself, Credit Union members know the value of a dollar. Take advantage of a special Credit Union member discount on select Sprint monthly data service.

[lovemycreditunion.org/sprint](http://lovemycreditunion.org/sprint)

**Sprint Discount Program**

**10%** Individual member discount

**15%** Business member discount

Discount applies to select regularly priced Sprint monthly data service. Excludes member discounts. See [www.sprint.com](http://www.sprint.com) for details.

[lovemycreditunion.org/sprint](http://lovemycreditunion.org/sprint)  
877-728-3428

Visit a local Sprint Store: [sprint.com/storelocator](http://sprint.com/storelocator)

**Individual Members**  
Mention the Corporate ID code:  
Individual Members: NACUC\_IDM

**Business Members**  
Mention the Corporate ID code:  
Business Members: NACUC\_IDB\_Z2M

Verify your Credit Union membership easily with the Love My Credit Union Rewards app. Available in the iTunes App Store and the Google Play Store.

See the full details page at [www.sprint.com](http://www.sprint.com) for restrictions and limitations. © 2016 Sprint. All rights reserved. Service is provided by Sprint. Offer made in connection with First Class American Credit Union.

Visit [www.lovemycreditunion.org/Sprint](http://www.lovemycreditunion.org/Sprint) for more information.

### Office Hours

#### LOBBY

Mon - Thurs 9 am - 5 pm

Friday 8 am - 6 pm

Saturday 9 am - 12 pm

#### South Branch Hours

#### DRIVE THRU

Mon - Thurs 8 am - 5:30 pm

Fri 7:00 am - 6:00 pm

Saturday 9 am - 12 pm

Mon-Fri 9 am - 12pm

### Board of Directors

Lloyd Johnson, Chairman

Anthony Sanchez, Vice Chairman

Kelly Ingersoll, Secretary/Treasurer

Nancy Croix-Stroud, President/CEO

Christie Fite, Director

Mark Sims, Director

Teller 24

817-834-9760

800-676-7947

[www.fcacu.org](http://www.fcacu.org)

# A Message from your CEO

Nancy M. Croix-Stroud, President/CEO



## First Class American Credit Union will hold its Annual Meeting March 16, 2017.

The Annual Meeting will be held in the lobby at First Class American Credit Union which is located at 2595 Polaris Dr., Fort Worth, TX 76137, beginning at 6:00 p.m.

This year there are two positions open for election on the Board of directors. The Nominating Committee appointed by the Chairman of the Board of Directors, has nominated one member for each Board Position to be filled. The terms for each position are 3 year terms.

Nominees are as follows:

Position 1: (3 year term) – Kelly Ingersoll (incumbent)

Position 2: (3 year term) – Christi Fite (incumbent)

**Kelly Ingersoll:** Kelly began serving on the board as an Advisory Director in 2012, and elected as a full board member in 2014. Kelly is a Machinist Supervisor at Accurate Manufacturing Company, Inc. Kelly is married to wife Monica. Kelly currently serves as Secretary/Treasurer of your Board of Directors

**Christi Fite** has served as a director of First Class American Credit Union since 2005. Christi attended Tarrant County Jr. College, and is President of the National Association of Letter Carriers, Branch 226. Christi was hired by USPS in 1976.

Further nominations may be made by official petition signed by seventy (70) eligible members. Official petitions and the rules and instructions for the completion of the official petition must be completed in full compliance with the election rules and instructions for the completion of the official petition and must include each signer's signature and printed name, the 4 digits of the signer's member number, and the signer's complete address and telephone number. Members who are 18 years of age or older and who meet certain requirements under the Texas Finance Code and Regulations of the Texas Credit Union Commission are eligible for election. Official petitions must be accompanied by a signed statement from the nominee that he or she is agreeable to the nomination and will accept office if elected and should also include a brief statement of qualifications and biographical data. Elected officials are legally responsible for the fiscal integrity of the Credit Union and for compliance with the State and Federal laws.

Open petitions must be filed with the Secretary of the Board of Directors at the Credit Union office which is located at 2595 Polaris Dr., Fort Worth, TX 76137, by 4:00 p.m. on January 31, 2017. There will be no election ballot and no nominations for each position to be filled, each nominee shall be deemed elected by general consent or acclamation. If there is more than one nominee for any position, the election shall be by mail ballot and the Secretary of the Board of Director's shall cause printed ballots to be mailed to members eligible to vote. In such event the election shall be determined by plurality vote. Official petition packets can be obtained by contacting Nancy Croix-Stroud, 2595 Polaris Dr., Fort Worth, TX 76137 or calling the credit union.

Director's shall cause printed ballots to be mailed to members eligible to vote. In such event the election shall be determined by plurality vote. Official petition packets can be obtained by contacting Nancy Croix-Stroud, 2595 Polaris Dr., Fort Worth, TX 76137 or calling the credit union.

# At a Glance

## Be vigilant and avoid fraud

We must all be on guard to protect our personal information from fraud. Identity theft occurs when someone uses your personal information without your permission to commit fraud or other crimes. Your personal information can be stolen several different ways including scams posing as a legitimate business person, financial institution or government officials.

Please remember, First Class American Credit Union will not ask you for personal information in an email and we will not call you on the phone requesting personal information. Be vigilant and avoid Fraud!

## Access to your Credit Records

First Class American Credit Union has board approved policies for the purpose of allowing members access to certain credit union records and procedures for such review. The complete policy is available upon request.

Credit Union members have access to the following records:

- Articles of Incorporation
- Bylaws
- Guidelines
- Rules
- Board Policies
- Summary of the most recent Annual Audit
- Most recent statement of Financial Condition
- IRS Form 990

The Board of Directors has elected to allow copies of the above referenced records. Therefore, in order to allow access, members must notify the President of the Credit Union of his/her intent to access the above referenced records. Based on a mutually agreed time frame, the member may come into the Credit Union and review the above referenced records in an area that will allow privacy, and then may address any portion of those said records with the President.

## COMPLAINT NOTICE

This credit union is incorporated under the laws of the State of Texas and under the state law is subject to regulatory oversight by the Texas Credit Union Department. If you have a dispute with First Class American 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:

**Mail:** Texas Credit Union Department  
914 East Anderson Lane  
Austin, Texas 78752-1699  
Phone -- (512) 837-9236  
Fax -- (512) 832-0278  
E-mail: [complaints@tcud.state.tx.us](mailto:complaints@tcud.state.tx.us)  
Website: [www.tcud.state.tx.us](http://www.tcud.state.tx.us)

# ED DURIS SCHOLARSHIP

High School Seniors Apply Here!

Need money for college? Apply for an Ed Duris Scholarship

First Class American Credit Union is offering two \$500 scholarships to be presented to two qualified, graduating high school seniors. The Ed Duris Scholarship Program is designated to assist those in need of money for college expenses. The scholarship will be announced and recognized at our Annual Meeting, scheduled for March 16, 2017.

To apply for the scholarship, the eligible applicant must be a member of First Class American Credit Union. Visit our website, [www.fcacu.org](http://www.fcacu.org), for guidelines and application, or contact our office at 817-834-9777 to have an application forwarded to you. For additional information contact credit union CEO, Nancy Croix-Stroud.



## LAST MONTH TO GET A BETTER RATE ON YOUR AUTO LOAN.

# DARE TO COMPARE

BUY or REFINANCE your existing auto loan financed somewhere else other than with First Class American Credit Union and we'll BEAT your current rate by up to 2% APR\*

Lower your monthly payment!  
You could be eligible to receive 60 Day NO Payment!



## We'll BEAT Your Auto Loan Rate By Up To 2% APR\*

\*APR=Annual Percentage Rate. APR is determined by an evaluation of the applicant's credit history and loan terms. All loans subject to approval. All applicant's must meet usual and customary credit granting criteria. Membership eligibility requirements apply. Floor rate is 2.00% Annual Percentage Rate. Maximum auto loan rate is 18.00% Annual Percentage Rate. Auto loans currently financed with FCACU are not eligible for refinance. 60-day delay of first payment with credit approval. Interest will accrue during the payment deferral period. Title and documentation fees will apply. Rates, dates, terms, and conditions are subject to change and may vary based on creditworthiness, qualifications, and collateral conditions. End of month offer.

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# RACE INTO

**FIRST CLASS AMERICAN CREDIT UNION**

Let us beat your current rate, or we can't beat your current financial terms we will pay you \$25!

If you are looking to purchase a new/used vehicle, come by the credit union. Let us pre-approve you and help you locate that new/used vehicle. You could qualify for pre-approval under our Drive Forward auto loan promotion.

If you have recently purchased a vehicle, come by, bring your contract, and let us see how we can refinance that auto loan. See if we can reduce your monthly payment, interest rate.



Come by, see a Financial Services Representative or call (817) 834-9777

We can help make your auto loan more affordable and increase your purchase power.

# Did U Know?

## Holiday Closures

December 24 - Christmas

December 26 - Christmas

January 2 - New Years

February 20 - President's Day

May 29 - Memorial Day



We are now on Twitter. Follow us @ 1st CACU

Youth Resources from Your Fort Worth Credit Union



[www.fcacu.org](http://www.fcacu.org)