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First Class Financial Services.  
We Know Fort Worth.

# The Courier

A Publication of First Class American Credit Union

June 2017



## Download Our App for Quick Account Access

If you don't have our app yet, you can download it for FREE and manage your account TODAY!  
The app allows secure banking

access to your account on your mobile device.

- Get your balance
- Transfer funds between your accounts
- Transfer funds to another member's account
- Pay your Bills
- Activate E-Alerts
- Manage your debit or credit card
- Make deposits to your account
- Locate a surcharge free ATM or the nearest shared branch
- Update your email address

## The Courier

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



June 2017

## Updated Rates

Loan Type	APR%*	Maximum Term
New Vehicle	2.15% - 15.05%	75 months
Used Vehicle	2.15% - 15.05%	75 months
Recreational Vehicle	4.75% - 9.55%	144 months
Boats	4.75% - 9.55%	144 months
Motorcycles	4.75% - 9.55%	144 months
Share Secured	Total of share balance	1 - 60 months 3.00% above the share rate, adjusted quarterly Additional terms available
Money Market	Total of share balance	1 - 60 months 3.00% above the share rate, adjusted quarterly Additional terms available
Secured Certificate Secured	Face amount of CD	1 - 60 months 3.00% above the pledge certificate rate, adjusted quarterly Additional terms available
Credit Builder	For establishing or re-establishing credit	8.00% - 17.95%
Home Equity HELOC	Up to 80% off appraised value	1 - 180 months 5.20% - 12.00%
Mortgage Loans	*Call CU Member Mortgage 1-800-366-6041*	4.25% - 10.50%
Signature	Up to \$15,000	8.00% - 17.95%
First Line Account	Up to \$2,500	8.00% - 17.95%
Visa Platinum	Up to \$15,000	8.50% - 17.50%

\*APR= annual Percentage Rate. Rates: The rates charged on your loans are determined according to your credit history as reported by Experian. Your rate may be different from that of another member on the same type of loan. Rates as of May 17, 2017. RATES ARE SUBJECT TO CHANGE WITHOUT NOTICE

Imagine An Open Road with the Radio Turned Up!



call us today  
817.834.9777

Windows Down.  
Radio Up.

AUTO LOAN RATES AS LOW AS  
**2.15%\***



Get a **FREE** 3-Month All Access trial subscription with a used auto loan.

**SiriusXM**  
SATELLITE RADIO

Teller 24  
817-834-9760  
800-676-7947  
www.fcacu.org

**Office Hours**

**LOBBY**  
Mon - Thurs 9 am - 5 pm  
Friday 8 am - 6 pm  
Saturday 9 am - 12 pm

**DRIVE THRU**  
Mon - Thurs 8 am - 5:30 pm  
Fri 7:00 am - 6:00 pm  
Saturday 9 am - 12 pm

**South Branch Hours** Mon-Fri 9 am - 12pm

**Board of Directors**

Kelly Ingersoll, Chairman  
Anthony Sanchez, Vice Chairman  
Christie Fite, Secretary/Treasurer  
Nancy Croix-Stroud, President/CEO

Mark Sims, Director  
Ed Duris, Director

\*APR= Annual Percentage Rate. APR is determined by an evaluation of the applicant's credit score history and loan term. All loans subject to approval. All applicants must meet usual customary credit granting criteria. Rates, dates, terms, and conditions are subject to change and may vary based on creditworthiness, qualifications, and collateral conditions. Loans currently financed with FCACU not eligible for refinancing programs. The Drive Forward auto loan requires an inconspicuous global positioning system (GPS) be installed by Spireon on the financed vehicle for the term of the loan. Title and documentation fees will apply. End of month offer.

FCACU.ORG

# At A Glance

## FIRST CLASS AMERICAN CREDIT UNION MEMBER CONDUCT POLICY

### The Board of Directors of First Class American Credit Union have adopted a Member Conduct Policy.

The purpose of this policy is to protect the employees and members of First Class American Credit Union (the "Credit Union") from members who engage in disruptive or abusive conduct as that term is defined in this policy. This policy is not enacted to restrict the rights or freedoms of any person, but rather to address certain unacceptable conduct in order to assure the rights and protection of the Credit Union's employees and general membership. A copy of this policy may be obtained at the credit union.

### 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)

## A Message from your CEO



Nancy M. Croix-Stroud, President/CEO

At First Class American Credit Union one of our main missions is to keep your funds safe so you can meet your financial goals. We offer a variety of services that allow for maximum account security.

- ID Protect Services that includes Total Identity Monitoring, credit file monitoring and alerts you of changes with Experian, Equifax and TransUnion. You also have the ability to request a 3-in-1 credit report every 90 days or upon receipt of a credit alert. You get up to \$10,000 in identity fraud expense reimbursement and Comprehensive Identity Theft Resolution Services.\*
- e-Alerts that let you know when a debit or deposit posts to your account. With these e-Alerts you will immediately be able to tell if you have unauthorized or fraud items hitting your account.\*
- Manage your debit or credit card with our mobile card feature, and you can turn your debit or credit card "on" or "off" instantly to further decrease the likelihood of an unauthorized item posting to your account.\*

At FCACU we strive to keep your account secure and will continue to look for new security and safety solutions to benefit all of our members.

\*All of the mentioned security features are available through FCACU's First Class Checking Account. Learn more at [FCACU.org](http://FCACU.org) or call 817.834.9777

## New North Fort Worth Branch Update



From the groundbreaking to a foundation, the new North Fort Worth Branch is coming right along. To keep up with the latest building progress and for future Grand Opening details make sure to follow FCACU on Facebook and Twitter.

**INCREASE YOUR CASH FLOW**  
2% off our current signature loan rates

\$3000 DEBT 18% APR → CONSOLIDATE INTO A \$5000 DEBT AND PAY BACK DEBT AT A LOWER INTEREST RATE ← \$2000 DEBT 21% APR

LET FIRST CLASS AMERICAN CREDIT UNION CONSOLIDATE YOUR DEBT BY COMBINING ALL OF YOUR BILLS INTO ONE EASY PAYMENT. PAY OFF YOUR HIGH INTEREST CREDIT CARDS WITH A DEBT CONSOLIDATION LOAN.

Why go economy when you can go First Class!

CO-OP SHARED BRANCH NCUA LYNDER

CALL 817.834.9777 OR STOP BY TODAY WWW.FCACU.ORG

## Have Complete Control of Your Cards

Did you know you can control the activation of your debit or credit card? Did you know you can control the possibility of a fraudulent transaction? Turn your debit card or credit card on while you are shopping or using the card and then turn it off when it not in use. When your card is turned off, transactions will be denied until you turn it on again. In the event of a potential fraud situation where your card has been lost or stolen, you have the ability to turn off the card online. This capability reduces fraudulent transactions and saves you from frustration. Take total control of your cards in a secure, simple and convenient way.

Remote Control Cards - Follow these simple steps:

1. Main Menu (Select Debit/Credit)
2. Card Status (Select Card)
3. Select Change
4. Confirm
5. New Status

# Did U Know?

## Holiday Closures

July 4 - Independence Day



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Follow us @1stCACU

## Youth Resources from First Class American Credit Union



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