

## First Class American Credit Union Breaks Ground on New North Fort Worth Location



On Saturday, February 18, First Class American Credit Union (FCACU) broke ground for a new branch located on Golden Triangle Boulevard in far north Fort Worth, Texas. FCACU board members, employees, builders and the architect gathered to commemorate the special occasion and celebrate growth. The new 3,600 square foot branch will offer complete financial services including teller services, walk-up and drive-up ATMs, multiple drive thru lanes, educational services and more. Members will have access to an innovative technology bar for assistance with online and mobile banking services, demonstrations and more. This branch will represent one in a network of three locations for First Class American Credit Union located within Fort Worth and Crowley.

To see the latest building progress and for future Grand Opening details make sure to follow FCACU on Facebook and Twitter.



### A Message from your CEO

*Nancy M. Croix-Stroud, President/CEO*

On January 1, 2017, First Class American Credit Union switched all of their checking account members to a NEW, SMART, and even more SECURE checking account. The

First Class Checking Account offers the same great features but with new benefits. The primary goal is to keep your funds safe so that you can meet your financial goals. FCACU will always strive to offer you the best service, and that is why we believe that First Class Checking Account is the way to go. Here are some of the benefits available through the new checking account:

- ID Protect Services- Your ID Protect services include: Total Identity Monitoring, credit file monitoring and alerts of changes with Experian, Equifax and TransUnion; ability to request a 3- in- 1 credit report every 90 days or upon receipt of a credit alert, up to \$10,000 in identity fraud expense reimbursement, Comprehensive Identity Theft Resolution Services and much more.
- Insurance against loss- Protection from the unexpected, with up to \$10,000 of 24-hour Accidental Death & Dismemberment Insurance.

- Other benefits include Travel and Leisure discounts, Health discount savings, \$shopping Rewards and of course it also includes our features; Online Banking, Mobile Banking, Bill Pay, Access to 30,000+ Surcharge Free ATMs & Shared Branching nationwide, Freedom Deposit and much more, with the low service charge of \$6.00. \$5 for 60 years and older. (Additional information in brochure)

Combine these new features with our e-Alerts that let you know when a debit or deposit posts to your account. With these e-Alerts you will be able to tell if you have unauthorized or fraud items hitting your account.

Manage your debit or credit card on 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 continue to look for ways to keep your account secure and allow you to have instant access to your account. If you have any questions or need more information, please give us a call (817) 834-9777, we will be happy to assist you in regards to our First Class Checking Account. Thank you for being a valuable member.

# At A Glance

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)

# Congratulations to our 2017 Ed Duris Scholarship Winners!



This year the Ed Duris Scholarship was awarded to three outstanding high school seniors. The winners are Drew Sancillo, Dajia Simmons and Kaitlin Richards.

Drew Sancillo will be graduating from Timber Creek High School in Keller and plans on attending Texas Wesleyan University to study kinesiology, so that he can pursue a career as an athletic trainer. Drew plays varsity baseball, serves on the student council and volunteers at a dog kennel in his spare time.



Dajia Simmons will be graduating from Kennedale High School and plans on attending Texas Christian University to study jazz and pre-med. She hopes to attend medical school and complete a bachelor's degree in music. Dajia aspires to become an orthopedic surgeon. During her high school career, Dajia has played on the girls basketball team and served as head drum major of the Kennedale Marching Band.



Kaitlin Richards will be graduating from Mansfield High School and plans on attending McLennan Community College to study chemistry and education, so she can pursue a career as a teacher. Kaitlin plays varsity softball, participates in the AVID college preparatory program and volunteers in the community.





FIRST CLASS  
AMERICAN  
CREDIT UNION

First Class Financial Services.  
We Know Fort Worth.



**Do You Have  
the Right Rate?!  
Try Ours!**

***Get Up To  
2% APR Off***

Purchase or refinance a vehicle with First Class American Credit Union and we will lower your current rate by up to 2% APR. Contact us today at (817) 834-9777 or stop by our office and have one of our members' service representatives help you.

Disclaimer: \*APR-Annual Percentage Rate. APR is determined by an evaluation of the applicant's credit history and loan term. All loans subject to approval. All applicants 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 refinancing. Title and documentation fees will apply. Rates, dates, terms, and conditions are subject to change.



**Did U Know?**

### Holiday Closures

May 29 - Memorial Day

July 4 - Independence Day



Follow us on  
Facebook @FCACU



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Youth Resources from  
First Class American  
Credit Union



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



PO Box 162539  
Fort Worth, TX 76161-2539

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PERMIT 1905



### The Branch in Your Pocket!

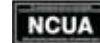
Don't have our app? Download it for FREE and manage your account TODAY! Secure banking access to your account from your mobile device.

*Our most convenient location yet!*

# 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



March 2017

## 2017 Rates

Loan Type	APR*	Maximum Term	
New Vehicle	2.15% - 17.00%	75 months	
Used Vehicle	2.15% - 17.00%	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
Secured		Additional terms available	
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	Up to 80% off appraised value	1 - 180 months	5.20% - 12.00%
HELOC	Up to 80% off appraised value		4.25% - 10.50%
Mortgage Loans	*Call CU Member Mortgage 1800-366-6041*		
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 ARE SUBJECT TO CHANGE WITHOUT NOTICE**

<b>Teller 24</b> 817-834-9760 800-676-7947 <a href="http://www.fcacu.org">www.fcacu.org</a>	<b>Office Hours</b>		<b>Board of Directors</b>	
	<b>LOBBY</b>		<b>DRIVE THRU</b>	
	<b>Mon - Thurs</b> 9 am - 5 pm	<b>Mon - Thurs</b> 8 am - 5:30 pm	Kelly Ingersoll, Chairman	Mark Sims, Director
	<b>Friday</b> 8 am - 6 pm	<b>Fri</b> 7:00 am - 6:00 pm	Anthony Sanchez, Vice Chairman	Ed Duris, Director
<b>Saturday</b> 9 am - 12 pm	<b>Saturday</b> 9 am - 12 pm	Christie Fite, Secretary/Treasurer	Nancy Croix-Stroud, President/CEO	
	<b>South Branch Hours Mon-Fri 9 am - 12pm</b>			