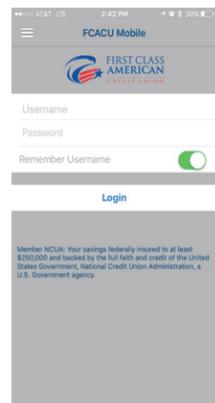




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- Get your balance
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- Transfer funds to another member's account
- Pay your Bills
- Activate E-Alerts
- Manage your debit or credit card
- Make deposits to your account
- Locate a surcharge free ATM 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



September 2019

BOARD OF DIRECTORS

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

Ed Duris, Director
Jodie Sanders, Director

Teller 24

817-834-9760 • 800-676-7947 • www.fcacu.org

Office Hours

Lobby

POLARIS
Mon-Thurs: 9:00 a.m. – 5:00 p.m.
Friday: 8:00 a.m. – 6:00 p.m.
Saturday: 9:00 a.m. – 12:00 p.m.

GOLDEN TRIANGLE
Mon-Thurs: 9:00 a.m. – 5:00 p.m.
Friday: 8:00 a.m. – 6:00 p.m.
Saturday: 9:00 a.m. – 1:00 p.m.

Drive Thru

POLARIS
Mon-Thurs: 8:00 a.m. – 5:30 p.m.
Friday: 7:00 a.m. – 6:00 p.m.
Saturday: 9:00 a.m. – 12:00 p.m.

GOLDEN TRIANGLE
Mon-Thurs: 8:00 a.m. – 5:30 p.m.
Friday: 7:00 a.m. – 6:00 p.m.
Saturday: 9:00 a.m. – 1:00 p.m.



First Class Financial Services.
We Know Fort Worth.

The Courier

A Publication of First Class American Credit Union

September 2019

90 YEARS OF SERVICE!



On October 26, 2019 First Class American Credit Union will celebrate its 90th year of service to its membership! Your credit union was the 8th credit union chartered in the state of Texas. A little about our history.....

Fourteen men of the Fort Worth Post Office met on August 8, 1929 and organized the Fort Worth Postal Credit Union in the Fort Worth Federal building. A motion was made and seconded to apply for a state charter. Upon recommendation it was agreed that each member pay a twenty-five cent entrance fee and a fifty cent payment on one share of stock, certificate to be issued on receipt of supplies. Loans were set at a \$200.00 maximum per member or ten percent of capital and surplus, whichever was greater. The terms of the loan were not to exceed more than twenty-four (24) months.

Three days after the chartering documents were signed, what is known as the worst day in stock market history occurred; Black Tuesday on October 29, 1929. Black Tuesday is historically remembered as the day the Roaring

Twenties ended and The Great Depression began. There would be 1300 bank failures and 4.5 million left unemployed on that date. Just four short years later unemployment would soar to 13.7 million. While many financial institutions were closing their doors, Fort Worth Postal Credit Union continued in operation through the Great Depression.

At the close of business on December 31, 1939, ten years after the Fort Worth Postal Credit Union had been chartered; they had grown from the original fourteen men to 414 members and total assets of \$103,793. The dividend rates were set at 7% while the loan rates were 12%.

In 1992 the credit union name was changed to First Class American Credit Union to better represent membership was open to anyone who lives, works, worships, attends school, or their relatives, are eligible for membership in the credit union.

Your credit union is now more than \$58 million in assets, with membership in excess of 6000.

We look forward to another 90 years of continued service to our current membership and to Tarrant County!



At A Glance

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 Credit Union 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, member 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 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@tud.texas.gov
Website: www.tud.texas.gov

2019 Nominating Committee

The 2019 Nominating Committee has been established to recommend candidates for available positions on the credit union's Board of Directors. Anthony Sanchez, Ed Duris, and Nancy Croix-Stroud were appointed to the Nominating Committee. If you are interested in serving on the Board you must complete the Director's Application and Agreement to Serve as required by state law. Applicants must also meet the following criteria:

1. Be a member of First Class American Credit Union.
2. Be of legal age.
3. Be bondable.
4. Have not defaulted on payment of a voluntary obligation to the Credit Union or have otherwise caused the credit union to incur a financial loss.

Members seeking consideration for nomination by the Nominating Committee must submit a personal resume and a completed and signed Director Application and Agreement to Serve Form. Official Director Application Agreement to Serve Forms may be obtained by contacting the credit union President at the credit union office which is located at 2595 Polaris Dr., Fort Worth, Tx. 76137 between the hours of 9:00 a.m – 4:00 p.m. Monday through Friday. The deadline to apply to be considered by the Nominating Committee for nomination is December 1, 2019.

Apply for the Ed Duris Scholarship

Do you have a child or grandchild who is a great student and could use some help with college? Each year First Class American Credit Union accepts applications for two \$500 Director's Scholarship Awards. The scholarship will be announced and recognized at the Annual Meeting, scheduled for March 19, 2020.



To apply for a scholarship, the eligible applicant must be a member of First Class American Credit Union. See our website, www.fcacu.org for guidelines and the application, or contact our office at 817-834-9777 to have an application forwarded to you. Applications must be postmarked no later than January 31, 2020. For more information contact Nancy Croix-Stroud at 817-834-9777.

CHRISTMAS LOANS

Just for you!

Up to \$2,500

12 Month Terms

2% OFF your current Signature Loan Rate!



CELEBRATING 90 YEARS OF CONTINUED SERVICE!

VISA 90 DAYS .90% a.p.r.!

To celebrate our 90th year anniversary, your credit union is offering a VISA Platinum credit card for an interest rate of .90% a.p.r.!

Apply for or transfer the balance of your existing credit card to a First Class American Credit Union VISA and receive your first 90 days interest at .90% a.p.r.! And, at the same time, receive 1% cash back on purchases! For the first 90 days you will pay .90% interest on balance transfers and purchases when you transfer balances from existing credit cards (cards issued by a financial institution other than FCACU), to your FCACU VISA!

Interest as low as .90% a.p.r. and 1% cash back on purchases!

Cash Back Rewards on your VISA account with your credit union!

Every time you use your card, at the end of each month you will receive a 1% cash back paid on your account, based on the amount of charges each month. Money in your pocket!

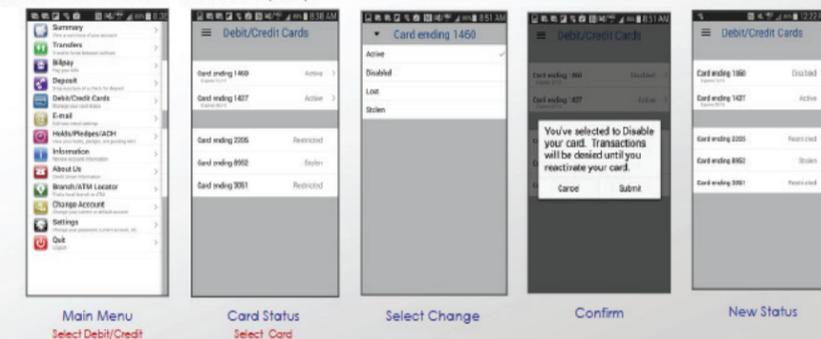
If you don't currently have a VISA credit card account with your credit union open one up today! Take advantage of our cash back rewards!

Rates: 9.99% a.p.r. – 17.99% a.p.r. APPLY TODAY!

Promotional rate good for all qualifying balance transfers to a FCACU Platinum VISA Credit Card. Introductory rate of 0.90% Annual Percentage Rate (APR) is accurate for the first 90 days of the initial balance transfer. The rates charged on VISA Credit Cards are determined according to your credit history as reported on Experian. Applications must meet usual and customary credit granting criteria. All purchases/cash advances will be at the FCACU standard rate for which customer qualifies based on credit worthiness and other factors. As of January 1st standard VISA rates are 9.99% - 17.99% a.p.r. The lower rate will be paid in full, prior to standard rate purchases/cash advances. Offer good for qualified borrowers. Standard rate may change without notice. Transfer of qualifying balances are from credit cards issued by a financial institution other than FCACU. Balance rate of .90% a.p.r. not available on current FCACU cards.

HAVE COMPLETE CONTROL OF YOUR CARDS

Remote Control Cards— Follow these simple steps



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 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, or with our mobile app. This capability reduces fraudulent transactions and saves you from frustration. Take total control of your cards in a secure, simple and convenient manner.

Did U Know?

Holiday Closures

September 2 Labor Day
October 14 Columbus Day
November 11 Veteran's Day
November 28 Thanksgiving Day
December 25 Christmas Day
January 1 New Year's Day



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Youth Resources from First Class American Credit Union



www.fcacu.org