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First Class Financial Services.
We Know Fort Worth.

The Courier

A Publication of First Class American Credit Union

December 2019

DO YOU KASASA?

**KASASA CHECKING WITH YOU CREDIT UNION NOW
PAYS HIGH YIELDING DIVIDENDS, CASH BACK REWARDS,
AND FREE ATM'S NATIONWIDE!**



December 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

www.fcacu.org

2595 Polaris Dr., Fort Worth, TX 76137 • 817-834-9777
5120 Golden Triangle Dr., Fort Worth, TX 76244 • 817-834-9770

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.

Qualification Information:

Account transactions and activities may take one or more days to post and settle to the account and all must do so during the Monthly Qualification Cycle in order to qualify for the account's rewards.

"Monthly Qualification Cycle" means a period beginning one (1) banking day prior to the first banking day of the current statement cycle through one (1) banking day prior to the last banking day of the current statement cycle.

Contact one of our branch service representatives for specific Monthly Qualification Cycle dates.

Reward Information:

When Kasasa Cash Back qualifications are met during a Monthly Qualification Cycle, you will receive 4% cash back on up to a total of \$200.00 debit card purchases that post and settle to the account during that cycle period. A maximum of \$8.00 cash back payments may be earned per Monthly Qualification Cycle.

You will receive reimbursements up to an aggregate total of \$25.00 for nationwide ATM withdrawal fees incurred within your Kasasa Cash Back account during that Monthly Qualification Cycle. We reimburse ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM withdrawal fee. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within sixty (60) calendar days of the withdrawal transaction.

When your Kasasa Cash Back account qualifications are not met, no cash back payments are made and ATM withdrawal fees are not refunded.

Cash back payments and nationwide ATM withdrawal fee reimbursements will be credited to your Kasasa Cash Back account on the last day of the current statement cycle.

Rates, rewards, and bonuses, if any, are variable and may change after account is opened without notice to you. No minimum balance is required to earn or receive the account's rewards. Rewards less than a penny cannot be distributed.

Additional Information:

Membership restrictions may apply.

Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply.

\$25.00 minimum deposit is required to open the account.

There are no recurring monthly maintenance charges or fees to open or close this account.

Advised information and rewards are based on all account qualifications being met during each cycle period.

Contact one of our credit union service representatives for additional information, account details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions.

Federally insured by NCUA.

Trademarks:

Kasasa and Kasasa Cash Back are trademarks of Kasasa, Ltd., registered in the U.S.A.

KASASA REWARDS

We're talking about real cash rewards:

- 4.00% Cash back on everyday debit card purchases*
- Refunds on ATM withdrawals, nationwide*
- No monthly maintenance fee

Earning Rewards is actually really easy!

Enrollments must be in place and all of the following transactions, and activities must post and settle to your Kasasa Cash Back account during each Monthly Qualification Cycle.

- At least 1 direct deposit or ACH payment (direct deposit of your net payroll)
- At least 12 debit card purchases
- Be enrolled in and agree to receive e-statements
- Maintain a valid email address with the credit union
- Be enrolled in and log into online banking

KASASA CASH

Kasasa Cash is not just a totally free checking account—it's a totally free checking account that pays YOU! Get Texas-sized, high interest rates and national wide ATM fee refunds every month that your account qualifies.*

Kasasa Cash:

- * 3.00% APY (annual percentage yield) on balances up to \$15,000
- * .65%-3.00% APY on balances over \$15,000 based on account balances/activity
- * Nationwide ATM fee refunds*
- * No monthly service fee

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:

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.cud.texas.gov

Pay Your Bills Online WITH YOUR CREDIT UNION

Your credit union offers free bill pay service! Pay your bills with "one click" and have them paid via electronic when available, or by check if electronic payment is not available. You can pay your bills via a desktop, or via our mobile app. We also offer the convenience of P2P payments, meaning if you need to pay your co-worker or a family member use our bill pay to transfer the money to your co-worker, family, or friend! Check out our bill pay program. Pay all your bills with the convenience of one click!

Get an FCACU VISA CARD AND EARN CASH BACK REWARDS!



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

A VISA Platinum card with your credit union now earns monthly cash back rewards. Your VISA with FCACU pays a 1% cash back on your transactions on your VISA credit card. 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!

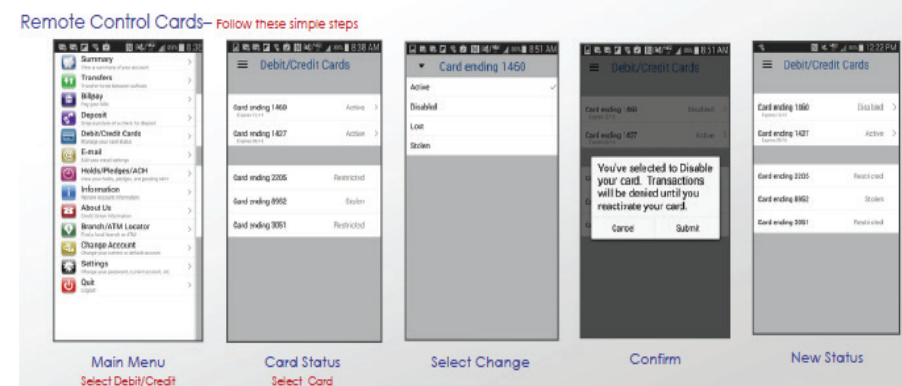


Rates: 9.99% a.p.r. – 17.99% a.p.r.
APPLY TODAY!

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 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.

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First Class American Credit Union will hold its Annual Meeting March 19, 2020.

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:

Nominees are as follows:

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

Position 3: (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 Chairman 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. Christi currently serves as Secretary/Treasurer of your Board of Directors.

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, 2020. 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.

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.

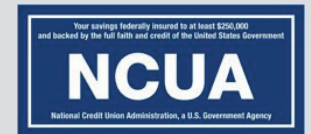


CHRISTMAS LOANS *Just for you!*
Up to \$2,500 • 12 Month Terms
2% OFF our current Signature Loan Rate!

Did U Know?

Holiday Closures

January 1, 2020 – New Year's Day
January 20, 2020 – Martin Luther King Day
February 17, 2020 – President's Day
May 25, 2020 – Memorial Day



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