



PO Box 162539
Fort Worth, TX 76161-2539

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The History of the Best Credit Union in Fort Worth

In 1929, nine individuals came together and made a commitment to form a credit union for members, by members and with members best interest in mind.

Samuel Smith, E.B. Ramfield, W.L. Scott, J.F. Tabor, Arch Wilhelm, C.E. Foster, W. C. Lipford, W. R. Turner, Bernard Miller were the nine who founded Fort Worth Postal Credit Union. It was October 26, 1929, that Fort Worth Postal Credit Union was chartered.

Three days after the chartering documents were signed, what's 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.

While many financial institutions were closing, Fort Worth Postal Credit Union began and continued in operation through The Great Depression.

In September 1992, Fort Worth Postal Credit Union changed its name to First Class American Credit Union to reflect its expanded geographic membership area. This new name included postal workers and their families, in addition to other individuals within a specified range in Tarrant County. At the time of the name change, First Class American Credit Union had grown from the first founding nine members to approximately 6,000 members.

March 2020

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.

817-834-9777
www.fcacu.org



First Class Financial Services.
We Know Fort Worth.

The Courier

A Publication of First Class American Credit Union

March 2020

DO YOU KASASA?



KASASA CASH



Getting your rewards is easy!

It's so easy to qualify, you're probably already doing it! To earn your rewards, simply do the following activities and transactions in your Kasasa Cash account each monthly qualification cycle:

- Have at least 12 debit card purchases post and settle
- Enroll and receive e-statement notice
- Maintain a valid email address on record with credit union
- Be enrolled and log into online banking
- At least one (1) ACH Direct Deposit or one (1) ACH Payment(s)

That's it! And even if you don't qualify, there's still no monthly service fee and you still earn interest at the base rate. Plus, you can get back to earning the huge rewards the very next monthly qualification cycle!

*APY=Annual Percentage Yield. APYs accurate as of 11/01/2019. Rates may change after account is opened. Minimum to open is \$25 for Kasasa Cash and \$25 for Kasasa Saver. For Kasasa Cash, if qualifications are met each monthly qualification cycle: (1) Domestic ATM fees incurred during qualification cycle will be reimbursed and credited to account on the first business day of the next monthly statement cycle; (2) balances up to \$15,000 receive APY of 3.00%; and (3) balances over \$15,000 earn 0.30% dividend rate on the portion of the balance over \$15,000, resulting in 3.00% - 0.65% APY depending on the balance. If qualifications are not met on Kasasa Cash all balances earn 0.05% APY. Qualifying transactions must post and settle to Kasasa Cash account during monthly qualification cycle. Transactions may take one or more banking days from the date transaction was made to post and settle to account. ATM-processed transactions do not count towards qualifying debit card transactions. "Monthly Qualification Cycle" means a period beginning one business day prior to the first day of the current statement cycle through one business day prior to the close of the current statement cycle. The advertised Kasasa Cash APY is based on compounding dividends. Dividends earned in Kasasa Cash are automatically transferred to Kasasa Saver each statement cycle and does not compound. Actual dividends amount paid may be less than advertised Kasasa Cash APY. The Kasasa Saver APYs may be less than Kasasa Cash APYs. Limit one account per SSN. ATM receipt must be presented for reimbursement of an individual ATM fee of \$5 or higher.

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 nationwide ATM fee refunds* every month, just for doing a couple of things that will make your banking easier. It's a win-win proposition!

Only \$25 Initial Deposit

And to get even more bang for your buck, link it to a free Kasasa Saver® account to receive automatic deposits of your rewards every month so you can save, too. Do You Kasasa?®

Summary

- 3.00% APY* on balances up to \$15,000
- 3.00% to 0.65% on balances over \$15,000 depending on balance in account*
- 0.05% APY* if monthly qualifications are not met
- Nationwide ATM fee refunds*
- No minimum balance to earn rewards
- No monthly service charge
- Unlimited check writing
- Link to Kasasa Saver for automatic savings
- Free 1st Branch online banking & bill pay
- Free eStatements & eNotices
- Free Visa® debit card
- Surcharge free ATM network
- Direct deposit and payroll deduction available
- 24-hour ATM access
- \$25 minimum deposit to open

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@ cud.texas.gov
Website: www.cud.texas.gov



A Message from your President

At your credit union we have been experiencing an increase in "Romance Fraud" scams. We refer to it as Romance Fraud as it involves individuals who get involved with other individuals online. These individuals promise friendship, romance, and eventually establish a relationship with a false sense of trust with the individuals they have targeted. They then ask you to send them money, generally with the promise they are going to use the money to buy an airline ticket, come to meet you, become your partner, and promise eternal love and companionship. This Romance Fraud Scam affects men and women equally. In one instance the individual gave them all their savings, sold their home and gave them that money, and sold their vehicle and gave them that money. In another instance the individual gave them their entire savings before it was found out that they had fallen for another "Romance Fraud Scam". In each of the two instances I have described the perpetrators were both from foreign nations that preyed on widowed or single individuals. We ask you to be cautious, be aware that ANYONE can fall victim to these scams. Please know that most of these scams start with a Hi, how are you. Most times they identify themselves as widows or widowers, who are looking for romance. They further use lines to charm you, to gain your trust, then start promising relationships and friendships, but first send me some money. They also will instruct you to send money via wires, purchasing VISA cards, give them the VISA card number then they steal the money from the cards. Please be aware that these individuals are only after YOUR MONEY.

Please be cautious when you are on social media, playing online games (Words with Friends, Yahtzee, any online games where you play against other individuals online). NEVER befriend these individuals or engage in conversation with them. On social media you have the ability to block yourself from someone other than friends or family. Online games also give you the ability to block yourself from people other than your "friends". Please educate yourself on scams and how they work, and how the perpetrators operate. Do not let yourself become vulnerable to these scams

Protect your children from playing games in which strangers approach them online. Many times, pedophiles make initial contact with children via online games. From there they befriend the child and instruct the child on how they can make contact. Ensure you have established parental controls on children's games. Do not let them unknowingly become victims.

At your credit union we may at times question you about the transaction. We are trying to ensure that you have not fallen victim to any scam in which someone is scamming you out of your money. Once you have sent the funds there is no way for your credit union to unsend the wire. By the time you realize it is a scam the money is gone, or the funds have all been withdrawn from the VISA cards.

Be vigilant. Protect yourself. Educate yourself on these scams. Don't let your guard down.

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 A 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.

COVID-19: A message to our members

At First Class American Credit Union the health and well-being of our members, associates, and communities is our top priority. We understand the concern and uncertainty you may be experiencing surrounding the coronavirus (COVID-19) and are committed to being responsive to the needs of our members and associates as the situation evolves.

We strongly encourage you to use First Class American's digital tools and other resources for self-service banking and 24/7 account access. You can access your accounts online or by using the First Class American Mobile app for your convenience. From there, you can make deposits, payments, view transactions, check balances, find an ATM and more. It's easier and faster (in most cases) to manage your account digitally, especially given call wait times may be longer than usual. Our drive thru is available to limit contact with others in our offices. We clean our drive through tube's after each transaction with bleach wipes, and use hand sanitizer after each member contact.

If you haven't enrolled in online access, it only takes a few minutes. Enroll now.

We also understand that there may be instances where members find themselves facing financial difficulties. First Class American Credit Union is here to help and we encourage members who may be impacted to reach out to discuss how we might be of assistance.

Should you find yourself in need of assistance, please contact us at 817-834-9777.

As always, the health, safety and well-being of our members, our associates and our communities is of paramount concern. We continue to monitor this quickly evolving situation and are here to assist our members as needed. Please visit www.fcacu.org as the situation evolves for the latest updates.

For additional information about COVID-19, visit the Centers for Disease Control and Prevention at cdc.gov.

Just for you! TAX OR VACATION LOANS!

Up to \$2,500 • 12 Month Terms
2% OFF our current Signature Loan Rate!



HOW CROOKS CAN STEAL YOUR TAX INFORMATION - BE VIGILANT

Just one more reason not to put off filing your taxes: scammers might beat you to it. Criminals have figured out how to pose as other people, filing their federal income tax returns and cashing in on those refunds.

If you receive a letter from the IRS saying the agency has received your federal income tax return before you've actually filed it, contact the IRS immediately.

How do they do this? You are a victim of Identity Theft. They have obtained your information for filing from either a phishing scam, a corrupt tax filing service, or you have been hacked online.

How can you prevent this? File your tax return early. Use a reputable tax service or one you trust. Never give out your social security number to anyone unless you know the individual/company.

If you receive a letter from IRS indicating that they have already processed a return for you and you have not filed, you can call 1-800-830-5084 or verify your identity online at IDVERIFY.IRS.GOV.

Additionally, if you're a victim of identity theft, you can apply for an Identity Protection Pin – a number, which, like your Social Security number, confirms your identity.

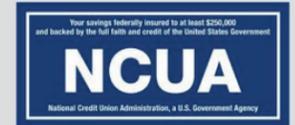
90TH ANNIVERSARY VISA PROMOTION TRANSFER YOUR BALANCE TO A FCACU VISA ACCOUNT AND PAY .90% FOR 90 DAYS!

Your credit union has a Balance Transfer program on our VISA card program where you can transfer your balance on a credit card from anywhere other than your FCACU VISA card and pay only .90% a.p.r. for the first 90 days! After that it reverts to the standard VISA card rates that range from 9.99% - 17.99%. See one of our Financial Service Rep's. See how you can apply for an FCACU VISA!

Did U Know?

Holiday

May 25, 2020 – Memorial Day
July 4 – Independence Day
September 7 – Labor Day
October 12 – Columbus Day
November 11 – Veteran's Day
November 26 – Thanksgiving Day
December 25 & 26 – Christmas Day



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www.fcacu.org