

news wave

americascu.org



October 2020

in this issue

Looking for New or just New to You?

Either way, ACU can help put you in the driver's seat!

With the new 2021 models arriving daily on the dealer's lots, it's a great time to buy your next vehicle. Car dealers are making room for those new models, which could mean big savings for you on a remaining 2020 vehicle or even a quality used car.

**Getting
Pre-Approved
at ACU makes car
shopping easy!**

- ✓ Avoid wasting time at the dealership with their finance department.
- ✓ Know exactly what you can afford BEFORE you go car shopping.
- ✓ Get pricing, warranty and rebate information from ACU.

Apply online today at www.americascu.org.

Up to 100% financing for qualified borrowers. All vehicle loans subject to approval and normal loan policies apply. ACU does not refinance its own loans. Rates and terms may vary with creditworthiness of applicant. ACU reserves the right to modify or eliminate any of its products or services without notice.



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President's Message

GO FCU to Become ACU's Latest Merger Partner

We have great news! GO FCU, a \$143 million credit union in Dallas, has signed paperwork to legally merge with America's Credit Union this month and our two organizations are preparing to fully integrate our services next year.

America's Credit Union will be the surviving credit union and the headquarters will remain at 2154 Forest Lane in Garland.

Initially, the two credit unions will operate mostly separately and won't share branches. But be ready for exciting changes when the two credit unions fully merge their computer systems in early summer next year. GO brings some significant technological strength to the table and at that point, you will see expanded services, enhanced technology and convenience services, and full availability of the former GO FCU's branches to members of America's CU.

A little information on our newest merger partner: GO FCU brings a rich history of service dating back to their founding in 1937 as Dallas Bell Telephone Federal Credit Union. Over the years, their field of membership expanded to more than 200 additional employee groups, and they ultimately received a community charter to serve all of Dallas County. In 2012, they chose a new name, GO Federal Credit Union, to represent the new and wider field of membership.

Their history is similar to that of ACU, which was founded in 1934 to serve Kraft employees, and over the years added over 200 more employee groups. After expanding membership eligibility to anyone working or living (or who has family working or living) in Dallas, Collin, or Rockwall County, the credit union adopted their current name.

We are pleased to welcome the former GO FCU, and look forward to becoming a team of about 100

employees, serving a credit union with over 37,000 members and nearly \$400 million in assets.

I am taking this occasion to announce my plans to retire soon after the merger. I thank the ACU Directors and members for the opportunity to serve in the last four and a half years, and also thank the ACU management and staff for their commitment to the members, their support during my tenure as President/CEO, and their openness to innovation. I have been blessed to work with this amazing group of people!

After a brief transition period of shared leadership, GO FCU's President/CEO, Bert Beal, will assume the full leadership role of America's CU. Bert and I believe that our credit unions share a similar commitment to serving our members and communities, and he looks forward to building on the strength that is the product of ACU's nearly nine decades of service. Members of America's Credit Union can expect a fantastic future!



Rebecca McCoy
President & CEO
September 24, 2020



Rebecca McCoy
America's Credit Union
President & CEO



Bert Beal
GO Federal Credit Union
President & CEO



Let Us Give You a Hand This Holiday...

With an ACU Signature Loan!

Everyone always needs a little help around the holidays. Whether in the kitchen, wrapping presents to hosting a party. Let us help with extra funds to stretch your budget a bit further. ACU's Signature Loans during the holidays can help make it easier so you won't have to worry, just enjoy all the festivities and gift giving.



- Terms to fit your budget
- Payments can be auto debited from any of your ACU accounts
- Borrow as little as \$500

REMINDER: Black Friday is Nov. 27 and Cyber Monday is Nov. 30!

Applying is easy! Visit www.americascu.org and apply online before this holiday season ends so you'll have your cash already in hand, ready to shop!

Mark Your CALENDAR

America's Credit Union will be
CLOSED in observance of the
following federal holidays:

Monday, Oct. 12
Columbus Day

Wednesday, Nov. 11
Veterans' Day

Thursday & Friday,
Nov. 26 & 27
Thanksgiving

Friday, Dec. 25
Christmas Day
Closing at 12 noon on Thurs., Dec. 24

Friday, Jan. 1
New Year's Day
Closing at 12 noon on Thurs., Dec. 31

Privacy Notice

Federal law requires us to tell you how we collect, share and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at <https://www.americascu.org/online-privacy-policy> or we will mail you a free copy upon request if you call us at 972-494-5328 or 1-800-543-2811.

INTERNATIONAL CU DAY

October 15, 2020



INSPIRING HOPE FOR
A GLOBAL COMMUNITY™

Each year we come together to celebrate International Credit Union Day (ICU Day) to raise awareness about what it means for members around the world to have a credit union as their financial partner.

This year's global health crisis has been trying for many communities around the world, but credit unions stayed true to their cooperative principles and stepped up during this time of economic uncertainty. Hope is a global resource that

everyone has a right to feel and experience.

This year's ICU Day theme, *Inspiring Hope for a Global Community*, reflects how credit unions contribute to a brighter future by providing financial empowerment to people all over the world through financial services, education and support.

We want to thank you for being a loyal member/owner of America's Credit Union!

Get Ready for the Holidays!

The 2020 holiday season is upon us and America's Credit Union has a number of products and services designed to help you maximize your gift giving this year.

Make next holiday season less stressful by opening a

Christmas Club Account.

Save now for next year by opening an ACU Christmas Club Account. All it takes is \$5 to open this account. You can make deposits in person, by mail, and direct deposit. To help you save, there is a \$5 withdrawal fee if you make withdrawals or transfers during the year.

The funds saved throughout the year are disbursed on or before November 1 each year. Once funds are disbursed to you, your Christmas Club Account will automatically renew. The amount you authorized will continue to be deposited

to the account as you effortlessly save for another year!

To get started, contact the Credit Union and we'll help you open an account and set up direct deposit. You can also open the account online at www.americascu.org. For complete details about this account, call our New Accounts Department.

Holiday VISA Gift Cards

Give the gift that everyone on your list will love! A Visa® Gift Card can be used at millions of stores and also online. Relax knowing you are giving a gift your family and friends can really use.

Plus, our \$3 fee is lower than most local retail merchants which saves you money.



Holiday Cash Gift Envelopes

For your convenience, holiday-themed envelopes for your cash gifts will be available in November from any of our tellers, while supplies last. Please limit to (5) per visit, per member.

Visa Classic and Gold Credit Cards

Go shopping with our low interest rate Visa Credit Card that pays you with ScorecardSM Cashback Rewards. Already have our card? Now's the time to apply for a limit increase or upgrade from a Classic Card to a Gold Card. Just call and ask for our Visa Department or apply online at www.americascu.org.

Skip-A-Pay! We're making it a little bit easier again for you this holiday season with our "Skip-A-Pay" so you'll have more available cash to spend for gift giving. Just complete the Skip-A-Pay coupon on the next page and return to ACU by email, fax, mail or in person. There is a \$25 fee to skip a payment.

2020 Christmas Club Funds Are Ready!

The last day to make contributions for your 2020 Christmas Club Account is Friday, October 16. Contributions made after this date will be applied to your 2021 Christmas Club contributions.

The entire balance in your Christmas Club Account will be transferred into your Savings Account.

If you would like it deposited into your Checking Account, please contact Karen Speers at 972-494-5328 Ext.


308 before Tuesday, October 13, 2020. All transfers will be made on or about Monday, October 26, 2020, and any contributions made after this date will be applied towards your 2021 Christmas Club Account.

If you need to increase your contribution for year 2021, just call and ask for our ACH/Direct Deposit Department and we'll be happy to assist you.

National Cybersecurity Awareness Month


Tips to Keep You on Your Cybersecurity Game


October is spooky enough with its ghouls and goblins. National Cybersecurity Awareness Month is here to remind us how to stay safe and secure from real (and maybe even scarier) threats – malware and scammers. Here are some quick tips for staying safe online:


 **Update your software.** Outdated software makes it easier for criminals to break into your computer and other devices. Most software can update automatically, so make sure to set yours to do so.

 **Make your password long, strong**

and complex. That means at least 12 characters, with uppercase and lowercase letters, numbers, and symbols. Avoid common words, phrases or information in your passwords.

 **Use multi-factor authentication, when available.** For accounts that support it, multi-factor authentication requires both your password and an additional piece of information to log in. The second piece could be a code generated by an app or a key that's inserted into a computer. This protects your account even if your password is compromised.

 **Back up your files.** No system is completely secure. Copy your files to an external hard drive or cloud storage. If your computer is attacked by malware, you'll still have access to your files.

 **Change your passwords and make them unique.** In order to reduce the risk of being a victim of identity theft, it's important to keep rotation of new passwords going in order to keep your passwords' security from becoming stale.

*Source: Federal Trade Commission



Need Some Extra Holiday Dough? Skip-A-Payment is Available!

ACU hopes to help you make financial ends meet around the holidays by offering to "Skip-A-Payment" for the low fee of \$25.

Simply complete this form and mail, fax, or email it in. You can also get a form online at www.americascu.org and send it in to ACU.

Please read the qualifications and exclusions on the coupon to make sure you qualify.

SKIP-A-PAYMENT COUPON

Please complete one form per loan, then return to America's Credit Union by mail, fax, or email.

Mail: America's Credit Union, P.O. Box 469046 Garland, TX 75046-9046

Fax: 972-494-5350 **Email:** info@americascu.org

Member Name _____

Member Number _____ Loan # _____

Home Phone _____ Other Phone _____

Payment Amount \$ _____ ☐ Monthly ☐ Bi-weekly ☐ Semi-monthly ☐ Weekly

Skipping Payment(s) _____ Next Due Date: _____

By submitting the Skip-A-Payment request to America's Credit Union, I am requesting that my payment be deferred. I understand that my loan payment may be deferred if it is not one of the first six monthly payments due on my loan, more than one time in a one year period or not otherwise in default. **Offer excludes mortgage, home equity, line-of-credit loans and Visa® Credit Cards.** I understand that by taking advantage of this Skip-A-Payment coupon, my loan will be extended. I understand that the interest will continue to accrue on my unpaid balance and that my \$25.00 fee will be collected as part of my deferred payment. I further understand that my loan agreement with the credit union provided for regular scheduled payments, and this request does not change my legal obligation to America's Credit Union.

Borrower Signature _____ Date _____

Co-Borrower Signature _____ Date _____

CREDIT UNION USE ONLY

Loan Officer: _____ Recommended ☐ Yes ☐ No

Reason Submitted to Committee

☐ Staff Loan Committee ☐ Mgmt Loan Committee ☐ Volunteer Loan Committee ☐ Approved ☐ Declined

Conditions or Comments _____

Committee Signatures _____

IMPORTANT NOTICE TO VISA® CHECK CARD HOLDERS

We are required to notify you annually that we have enabled non-Visa debit transaction processing with your Check Card on the PULSE, CO-OP, CULIANCE, Select ATM, and NYCE networks. Additional networks may also permit non-Visa debit transaction processing. These transactions do not require authentication with your PIN and are not covered by the provisions of the Visa Check Card Agreement

and Disclosures relating to Visa transactions. To carry Visa-associated benefits and protections, transactions must be processed with a signature through a Visa point-of-sale terminal. If a merchant offers the opportunity to route your Check Card payment as a non-Visa transaction, you will be advised and given an opportunity to indicate your preference when completing the transaction.



There are more reasons than ever to love being a member of ACU!

Your credit union membership is about the trust and care of community, built around where you live, work and play. That's why America's Credit Union membership saves you money through exclusive member-only offers such as TurboTax, SimpliSafe and Sam's Club, as well as savings on ID theft protection, home and auto insurance, travel and entertainment, and more!

Learn all about how your America's Credit Union membership gets you all these exclusive savings and more at LoveMyCreditUnion.org. Check them out and start enjoying credit union member benefits you never knew you had.

Notice of Records Availability

Upon request, as a member of America's CU, you may review a copy of our most recent version of the following Credit Union documents:

- ▶ Annual Report to the membership
- ▶ The non-confidential pages of the latest call report (NCUA form 5300)
- ▶ A summary of the most recent annual audit
- ▶ Board policy regarding access to the articles of incorporation, bylaws, rules, guidelines, board policies and copies thereof
- ▶ Internal Revenue Service Form 990.

Please contact the Home Office at 972-494-5328 or 1-800-543-2811 for assistance in reviewing any of the documents.

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