Make the Most of Car-Buying Season

With the new 2019 models here, 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 2018 vehicle or even a quality used car.

Rates as low as 1.99% APR*

Get Pre-Approved at ACU, then Shop for Your Best Deal!

You can apply online at www.americascu.org

*Rates and terms may vary with creditworthiness of applicant. All vehicle loans are subject to approval and normal loan policies apply. ACU reserves the right to modify or eliminate any of its products or services without notice. APR = Annual Percentage Rate.

Sit Back, Relax and Skip-A-Payment this Holiday Season!

It’s our way of thanking you for your loyalty, and telling you how much we appreciate your membership!

Please read the qualifications and exclusions in the coupon located on page 6 before requesting a Holiday Skip-A-Payment; there is a $25 charge for this service. Fill out the form and bring or fax to your nearest ACU Office (fax numbers are listed on page 6). Online forms are also available at www.americascu.org. You can relax, enjoy the holidays and we’ll do the rest!
President’s Message

Protecting Your Visa Cards from Fraud

It’s hard to believe that fall has arrived, and with it, the knowledge that the holidays are just around the corner. With this time of year being a prime time for shopping and other seasonal expenses, it’s a safe bet that fraudulent activity, particularly connected to debit and credit card use, will also increase. Card fraud is an ongoing problem worldwide, but you can help yourself avoid this pitfall with purchase alerts on your ACU Visa Debit and Credit cards.

Once you sign up, you’ll receive near real-time alerts whenever a purchase is made with your Debit and Credit cards. The service is free, and you’ll be instantly aware if any fraudulent charges are made on your cards.

Your financial safety is our top priority at ACU, and we encourage you to take advantage of this service. Just log on to www.americascu.org and look for this link on our home page:

ACU Card Alerts powered by Visa can keep tabs on your ACU Visa activity, with near real-time alerts that can help reduce fraud and provide you more protection and peace of mind. Click here to sign up for this free service.

Wishing you a great rest of the year!

Rebecca McCoy
President & CEO

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.

IRA WITHHOLDING NOTICE

Payments for your IRA are subject to federal income tax withholding, unless you elect no withholding. You may change your withholding election at any time prior to your receipt of a payment. To change your withholding election, complete the appropriate form provided by your financial organization. Withholding from IRA payments, when combined with other withholding, MAY relieve you from payment of estimated income taxes. However, your withholding election does not affect the amount of income tax you pay. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are insufficient.

Mark Your CALENDAR

America’s Credit Union will be CLOSED in observance of these following federal holidays:

- Monday, Oct. 8: Columbus Day
- Monday, Nov. 12: Veterans’ Day observed
- Thursday, Nov. 22: Thanksgiving Day
  We will be open normal business hours on Friday and Saturday.
- Tuesday, Dec. 25: Christmas Day
Loan Rates

As of September 1, 2018
Loan rates are subject to change. Pre-approved promotional rates can change daily. Please call for current rates.

<table>
<thead>
<tr>
<th>LOAN TYPE</th>
<th>Pre-Approved Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Vehicles</strong></td>
<td></td>
</tr>
<tr>
<td>2019-2015 Models</td>
<td></td>
</tr>
<tr>
<td>Up to 24 mos.</td>
<td>as low as 1.99% APR**</td>
</tr>
<tr>
<td>25 to 36 mos.</td>
<td>as low as 2.99% APR</td>
</tr>
<tr>
<td>37 to 60 mos.</td>
<td>as low as 3.19% APR</td>
</tr>
<tr>
<td>61 to 72 mos.</td>
<td>as low as 3.79% APR</td>
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<tr>
<td>2014 Models and Older</td>
<td></td>
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<tr>
<td>Up to 48 mos.</td>
<td>as low as 3.89% APR</td>
</tr>
<tr>
<td><strong>Motorcycles</strong></td>
<td></td>
</tr>
<tr>
<td>New — Up to 60 mos.</td>
<td>as low as 4.99% APR</td>
</tr>
<tr>
<td>Used — Up to 48 mos.</td>
<td>as low as 4.99% APR</td>
</tr>
<tr>
<td><strong>Visa Classic</strong></td>
<td>14.90% APR</td>
</tr>
<tr>
<td><strong>Visa Gold</strong></td>
<td>11.90% APR</td>
</tr>
<tr>
<td><strong>Signature</strong></td>
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<tr>
<td>Up to 24 mos.</td>
<td>as low as 9.00% APR</td>
</tr>
<tr>
<td>25 to 48 mos.</td>
<td>as low as 9.50% APR</td>
</tr>
<tr>
<td>49 to 60 mos.</td>
<td>as low as 10.00% APR</td>
</tr>
<tr>
<td><strong>Line of Credit</strong></td>
<td>as low as 10.99% APR</td>
</tr>
<tr>
<td><strong>Commercial Real Estate</strong></td>
<td>as low as 7.25% APR</td>
</tr>
<tr>
<td><strong>Business Equipment, Machinery, Inventory</strong></td>
<td>as low as 7.25% APR</td>
</tr>
<tr>
<td><strong>Mortgage</strong></td>
<td></td>
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</tbody>
</table>

* Rates are shown as Annual Percentage Rates and are determined by the overall creditworthiness of each applicant.
** New Vehicles Only (current year model).

Stop by any ACU Office on October 18 and celebrate International Credit Union Day with us. This is the day when credit unions worldwide celebrate the credit union movement and show appreciation to their members. We’ll be celebrating YOU!

Credit unions were established over 160 years ago. This year, we’re celebrating International Credit Union Day’s platinum anniversary. With the theme Find Your Platinum Lining in Credit Unions, it’s a chance to look back and be thankful for the lives and communities that have been improved by the unique principles and actions of our movement.

Help us celebrate by stopping by any ACU Office on October 18 and enjoy some refreshments.

**HOWDY FOLKS! Get Your Discount State Fair Tickets at ACU!**

State Fair of Texas 2018 Season Dates:
Friday, September 28 through Sunday, October 21 at Fair Park in Dallas.

Ticket Prices: $13.50 for one day general admission for ages 3 and up; gate price is $18.

Children age 2 and under are FREE.

Now selling tickets at both the ACU Home Office and the Mesquite Office!

No waiting at the ticket box when you purchase your advance tickets at ACU! Get yours from any lobby teller. For more information including parking, a schedule of events, maps and general information about the State Fair of Texas, visit www.BigTex.com.

**Not Receiving Your Mailed Statements?**

From time to time, we hear from members who report not receiving a statement in the mail. This may occur due to new mail carriers not delivering to the correct address, letters being misrouted but later sent on the right track and merely just lost in transit. Whatever the reason, please contact us immediately rather than waiting. It’s easier to find out what may have happened if we are contacted.

Unless you have electronic or ACH activity on your savings account, your savings statements are mailed out quarterly in early January, April, July and October. Visa statements are mailed out in several cycles – after the 5th, 15th, 20th and 25th of each month. Checking statements are mailed out monthly.
Don’t wait... start saving in time for next year now!

The last day to make contributions for your 2018 Christmas Club Account is Friday, Oct. 19, 2018. All 2018 funds will be automatically transferred to your ACU savings on or about Oct. 31. Any deposits made to your Christmas Club Account after October 19 will be applied to your 2019 Club Account. 

For your convenience, you do not have to sign up for Christmas Club every year. After the disbursement in October, direct deposit and/or transfers will continue to help you start saving for the next year! You can make extra deposits during the year in person at any ACU Office, by transferring funds online or by other means.

Don’t stress out next year about holiday cash -- start saving now. For more information or to open your Christmas Club Account, contact our New Accounts Department or open your account online at www.americascu.org.

--- REDUCED RATE ---
HOLIDAY SIGNATURE LOAN

Borrow up to: $1,200
(with rates as low as 7.00% APR*)

Apply online at www.americascu.org, give us a call or visit any ACU office before the holiday season ends so you’ll have your cash already in hand, ready to shop.

*Offer good until December 31, 2018. Rates subject to change. Special rate is for new signature loans only, add-on loans excluded. Rates are based upon creditworthiness and other criteria. APR=Annual Percentage Rate.

Enjoy holiday bells, not holiday bills!
You’ll be deck the halls stress-free by saving money throughout the year for your anticipated holiday expenses.

A Christmas Club Account can be opened with as little as $5 and your balance is transferred on or about October 31 each year to your primary savings account or, if you choose, your ACU checking account. There is a $5 withdrawal fee if you make a withdrawal from January 1 to the scheduled October payout date.

For your convenience, you do not have to sign up for Christmas Club every year. After the disbursement in October, direct deposit and/or transfers will continue to help you start saving for the next year! You can make extra deposits during the year in person at any ACU Office, by transferring funds online or by other means.

Don’t stress out next year about holiday cash -- start saving now. For more information or to open your Christmas Club Account, contact our New Accounts Department or open your account online at www.americascu.org.

Need Extra Cash for the Holidays?
AUTO BUYING TIPS:
Modern Car Features to Shop for and Use with Caution

If you’re shopping for a new vehicle or a newer pre-owned vehicle, you’ll be able to choose from a variety of safety and convenience upgrades. While these are intended to make your life easier and your ride safer, there are sometimes drawbacks and hidden dangers to the latest features. Give careful thought to the following perks before putting them on your “must have” list.

Keyless Ignition - a convenience that lets you start your car remotely with an ignition fob or with just the push of a button once inside, all without having to take your keychain out of your pocket or purse. This also means it’s easy to forget the engine is running. The danger occurs when a long-running car inside a garage builds up lethal, odorless carbon monoxide.

Auto-locking Doors - sounds like a great failsafe if your hands are full when you walk away from your car and forget to manually lock it. However, this feature can also decide to lock the car when you don’t want it to. Some vehicles auto-lock as soon as you put the car in drive, when you reach a certain speed, if you park the car and take the fob out of range, or when you’ve exited the car, locked it, then unlocked it with the fob but haven’t opened any doors. At the :30 mark of this second scenario, the car will auto-lock the doors again, which can leave people trapped inside a vehicle with no way out. When this auto-lock feature is activated, none of the inside buttons to open or unlock doors, roll down windows, or open the trunk work. If you’re concerned about this in a new car, ask the dealership if it can be deactivated.

Air Bags - Faulty air bags do happen. Make sure the car you’re considering isn’t part of an air bag recall—or if it was, that it’s been fixed—by researching the car’s vehicle identification number (VIN) on a website like CARFAX or safecar.gov.

High-ride Vehicles - SUVs, trucks, and crossovers naturally ride high above the road. The higher ground clearance and view over the road is offset by a compromise in handling. The higher center of gravity and heavier tires can lead to a greater risk of rolling the vehicle.

As with all-wheel drive, having a high-riding vehicle can cause drivers to become overconfident in dangerous weather and compromised road conditions, leading to reckless driving.

Touch Screens - allow you to do more than ever from inside your car: connect to your phone and apps, play music, view a map, etc. As convenient as this is, it can be distracting. And unlike the knobs and buttons you could memorize by touch in older cars, you need to look away from the road to accurately interact with a touch screen.

Super Bright Headlights - If you’ve ever driven at night and been blinded by an intense blue light from oncoming traffic, then you’ve experienced the danger of high-intensity discharge (HID) lights. Often, these are added aftermarket to “upgrade” a vehicle. Unfortunately, these lights can create a disabling glare and reduce vision for oncoming motorists, which means they might veer toward you into your lane because they can no longer see the road markings and judge distance accurately.

Cruise Control - Cruise control can make a long-distance trip fly by, but it’s also proven to encourage unsafe driving behavior and reduce reaction time. Unless the car has an adaptive, radar, or traffic-aware cruise control to automatically adjust the vehicle speed and maintain a safe distance from cars ahead, drivers who rely on cruise control as if it were auto-pilot tend to approach slower vehicles quickly before making an abrupt lane change—all so they don’t have to turn cruise control off and on again. Cruise control can also make slippery road conditions even more dangerous. Drivers can set cruise control at an unsafe speed, which can cause tires to spin out of control when there is not enough friction between the tires and the road and the speed is not adjusted accordingly.

Source: Love My Credit Union Resource Center

Use Care with Person-to-Person Transfer Services

Technology is supposed to make life easier for us, however, with any new innovative service, you need to use caution protecting your financial and personal information and always carefully read the fine print.

Pay transfer services such as Venmo, PayPal and others are platforms that facilitate person-to-person, or P2P, cash transfers. Their original intention was to help individuals pay friends and family in cashless transactions. Though they’re great for this, using them for buying or selling with strangers (online or in person) is risky.

When using any P2P transfer service please remember these important tips:

• Transfers are not always posted to your account instantly. Like debit and credit card transactions, the standard bank/credit union transaction can take up to 3 BUSINESS DAYS to post to your pay service.

• Venmo requires its users to set up an account in its system that is separate from your credit union account, and this account is not insured by NCUA.

• If available on the transfer service, add a PIN to your service account for added security.

• With some P2P transfer services, users are discovering they are out of luck if trying to reclaim funds they sent in error due to an incorrect email address or phone number.

• The credit union may not be held liable for transactions using your credit card or debit card. Here’s why:

1. When you provided the P2P transfer service your card information, you authorized them to carry out your transactions. Regulation Z defines a credit card billing error as an extension of credit that is not made to the consumer or to a person who has actual, implied, or apparent authority to use the consumer’s credit card or open-end credit plan.

2. For debit cards - Regulation E defines an unauthorized transfer as an electronic fund transfer from a consumer’s account initiated by a person other than the consumer without actual authority to initiate the transfer and from which the consumer receives no benefit. The term does not include an electronic fund transfer initiated by the consumer.
More money in your pocket, thanks to AMERICA’S CREDIT UNION and Love My Credit Union® Rewards.

Saving on the products and services you need and use every day is easy with Love My Credit Union Rewards. As a member of AMERICA’S CREDIT UNION, you can get discounts and rewards that include:

- **A $100 cash reward for each new line** you activate, up to 3 lines. Plus, get a **$50 cash reward every year** for as long as you are a Sprint customer.*
- **Up to $15 off TurboTax® federal products!**
- An exclusive smoke communicator and a **$100 gift card** with a new ADT® monitored home security system. You must call 844-703-0123 to receive this special offer through the Love My Credit Union® Rewards Program.
- **Trusted protection at true savings** with the TruStage® Auto & Home Insurance Program.
- **Cash back** up to $50 online retailers with Love to Shop.

Sign up now and join the credit union members who have saved nearly $2 billion in discounts.

Visit [www.americascu.org](http://www.americascu.org) or [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org) today!