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WINTER 2023

MORTGAGE FINANCING

Did you know ACU offers Mortgage loan financing?

ACU offers a variety of loan options and terms to help you buy your dream home. Here's what you need to know:

- ✓ No application fee or processing fee.
- ✓ No pre-payment penalties.
- ✓ No Private Mortgage Insurance (PMI) requirements.
- ✓ Not sold. Your Mortgage stays at ACU!
- ✓ No points to buy.
- ✓ Minimal closing costs.
- ✓ No adjustable rates.
- ✓ All fixed-rate terms.

Apply today by visiting us at <https://www.americascu.org/mortgages> or contact us at **972-494-5328** to speak to a mortgage specialist.

AUTO LOAN PROMO

Delay your first vehicle loan payment for up to 90 days* For a limited time when you finance your new or used vehicle (car, truck, motorcycle, boat, RV or ATV) through America's CU, you can enjoy your new set of wheels for three months before making a single payment on your vehicle loan.

Apply for a vehicle loan in three simple steps:

1. Complete your vehicle loan application by logging into online banking <https://accounts.americascu.org/login>
2. Call us at **972-494-5328** to talk to one of our lending specialists
3. We will wire the funds or send a check to your dealer

*Interest accrues daily. Delaying your first payment will result in several months without a reduction in your principal balance. All loans are subject to credit approval and credit union underwriting guidelines.

PERSONAL LOANS

Went a little overboard with the holiday shopping?

Start 2023 by reducing your overall monthly expenses with the help of our Signature Loan. With this debt consolidation loan, you could pay off multiple debts with one low monthly payment.

Signature Loan Features

- ✓ Rates from 9.99% - 11.99% APR*
- ✓ Loan amounts up to \$25,000
- ✓ Terms from 36 – 60 months

Apply today by going to online banking at <https://accounts.americascu.org/login> or call us at **972-494-5328** to get started.

*APR = Annual Percentage Rate. Your actual APR will be determined at the time of the application and will be based on your application and credit information. Not all applicants will qualify for the lowest rate. Rate quoted assumes excellent borrower credit history. Estimated payment is \$33.00 per \$1,000 financed and is based on the lowest rate and term of 36 months. Payments will vary based on the rate and term you qualify for.



Federally Insured
by NCUA



FROM THE PRESIDENT

Happy New Year!

I cannot believe we have turned another page on the calendar year! On behalf of the Board of Directors and the entire ACU staff, I would like to take this opportunity to wish you and your families a wonderful 2023.

Reflecting on 2022

In the news and on the radio, you hear a lot about our economy. Terms such as inflation, recession and GDP, have many on the edge of their seats. Bottom line, prices at the store such as bread, butter, milk, and other essential items, are just more expensive for our families and we feel it in our wallets! Some of it has to do with the supply chain, some has to do with timing, what we do know, our members are all feeling the impact of the economy right now.

When reflecting on 2022, loan demand in auto, home mortgages, and home equity loans, has been outstanding because we have been able to keep our loan rates lower than our competition. Just as recently as November 1, 2022, we raised our dividend rates of our Kasasa Cash product higher than most of our competitors in our market area so you can put more money back into your pockets. Earlier in the year, we opened a new full-service branch location at Royal Lane, to make banking more convenient for you. ACU is strong and the outlook for 2023 is even better.

Stronger Together

With your help, we have collected food for the food banks

and toys for kids to show them what it's like to celebrate Christmas. We've participated in a local and national Kasasa campaign, "These Are My People", and gave away over \$4,500 locally, to members that shared their stories with us and our communities. We did this together! Thank you for your gracious donations! Together we make a difference!

Looking Ahead

In 2023, will continue to build on the momentum we have created in the past year. As always, we will focus on credit union growth, providing the most competitive products and services to maximize the value of your money, continue to find easier ways to do business with our members, ensuring our members have a resource they can turn to, to achieve their financial goals, and strengthening our communities by living out our mantra "People Helping People".

I'm proud of all that ACU has achieved in the past year and optimistic for what lies ahead. Thank you again for your membership! We know you have many choices, and we want to be your ONLY choice when it comes to financial services today and in the forthcoming years.



Bert Beal
President/CEO

CHAIR'S LETTER

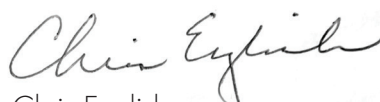
In July of this year, our previous Chairman of the Board, Ed-die Moore, retired after many years serving as the Chairman of the Board of Directors at America's Credit Union. I was honored to be voted in by my peers to represent ACU as the new Chairman. I'm excited about this opportunity and what lies ahead for the credit union.

As we begin 2023, there are several new initiatives on the horizon aimed at continuing to improve member experience, member growth, and how we can serve you better. It's critical for us to keep pace with the changing needs and behaviors of our members. Afterall, if we are to continue to strive for

excellence in member service, we must reimagine how we engage and serve you. We look forward to sharing more details regarding enhancements throughout the year.

On behalf of the Board of Directors and the staff at America's Credit Union, I would like to wish you a prosperous and safe New Year. Thank you for being a part of the ACU family. It is our honor to serve you as a trusted partner.

Sincerely yours,



Chris English
Chairman of the Board of Directors

BALANCE TRANSFERS

Say yes to paying less with our no fee balance option on an ACU Visa® credit card.

If one of your New Year's resolutions is to pay down or pay off debt, let America's Credit Union help you save money. With an ACU Visa® credit card, you can:

- ✓ Transfer balances with no fee
- ✓ Your ACU Visa® credit card has a lower interest rate than many other credit cards
- ✓ There is no annual fee
- ✓ There is no cash advance fee

Apply today by phone at **972-494-5328** or go online at <https://www.americascu.org/visa-credit-cards> to get started.

KASASA CHECKING

Earn up to 4.75% APY^ with a Kasasa Cash Checking Account!

With a Kasasa Cash Checking Account from ACU, you can earn up to 4.75% APY^ on balances up to \$25,000, with no minimum balance requirements or monthly account fee, giving you another way to save for what life throws your way.

Here's how you qualify:

- ✓ Use your debit card at least 30 times per month with a minimum of \$5 per transaction
- ✓ Log into mobile or online banking at least one time throughout the month
- ✓ Agree and receive eStatements
- ✓ Meet all qualifications during the Monthly Qualifying Cycle

If you already have a Kasasa Cash Checking Account, you are already enrolled to earn the higher dividend. There is nothing else you need to do.

Don't have a Kasasa Cash Checking Account? Open your Kasasa Cash Checking Account today by going to online banking at <https://accounts.americascu.org/login> or call us at **972-494-5328** to get started.

^APY = Annual Percentage Rate. Qualification Requirements and Enrollments must be in place and all of the following transactions and activities must post and settle to your Kasasa Cash account during each Monthly Qualification Cycle, have at least 30 or more debit card transactions with a minimum of \$5 purchase to earn a bonus rate of 4.75% APY or 15-29 debit card transactions with a minimum of \$5 purchase or more per transaction for a premium rate of 2.75% APY, enrolled in and agree to receive eStatements, log in to online banking or mobile banking one time per month. If requirements are not met, your account is still free and you'll earn our base rate.

CLUB ACCOUNTS

It's never too early to start saving for the next holiday season or the next big vacation!

Save all year long, so when the time rolls around again, you're not wondering how you're going to pay for everything. Plus, you'll earn more dividends than a standard savings account, helping your money grow faster.

Club Accounts to choose from - Christmas Club or Vacation Club. Open your account today by calling us at **972-494-5328** to get started.

LOVE MY CREDIT UNION REWARDS

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 love, work and play. That's why ACU membership saves you money through exclusive member-only offers through our trusted partner. Through Love My Credit Union Rewards, credit union members have saved over \$2 billion. We are happy to bring you member discounts on tax prep solutions this tax season!

Members can save up to \$15 on TurboTax federal products when you scan the QR code below.



New H&R Block clients save \$25 on in-office tax prep services and returning clients get the Tax Identity Shield® add-on for FREE (\$35 value).

Scan the QR code to get your discounts or visit taxservices.lovemycreditunion.org today!

Visit <https://taxservices.lovemycreditunion.org> for offer details and disclaimers.



ELECTION OF OFFICIALS

On May 24, 2023, the following Board positions are up for a 3-year term. All have agreed to seek re-election.

- Chris English – Chairman of the Board
- Kevin Crawford – Board Member
- Raul Mercado – Vice Chair
- RaFaye Nesmith – Board Member
- Dena Smith – Secretary/Treasurer

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 America's 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.tud.texas.gov

Please note that the Department does not have authority to resolve contractual disputes or documented factual disputes between a member and this credit union. If your dispute is of this nature, you may want to consult with legal counsel regarding your rights to resolve the situation.

PRIVACY NOTICE

Federal law requires us to tell you how we collect, share, and protect your personal information. You may review our policy and practices to your personal information on our website, www.americascu.org (click Privacy at the bottom of the home page). Or we will mail you a free copy upon request if you call us at 972-494-5328.



Central Expressway Office
4040 N. Central Expy,
Dallas, TX 75204



Garland Office
2154 Forest Lane
Garland, TX 75042



Lancaster Office
3200 W. Pleasant Run Rd,
Lancaster, TX 75146



Mesquite Office
3001 Motley Drive
Mesquite, TX 75150



Royal Lane Office
10501 N. Central Expy.
Dallas, TX 75231



Springfield Office
2350 East Bennett
Springfield, MO 65804



Like us on Facebook and follow us on Twitter and Instagram!



Holiday Closings Monday 12.26 Christmas | Monday 1.2 New Years | Monday 1.16 Martin Luther King, Jr. Day | Monday 2.20 President's Day

Corporate Office 2154 Forest Lane, Garland, TX 75042 | 800-543-2811

Board of Directors Chris English, Chair | Raul Mercado, Vice Chair | Dena Smith, Secretary/Treasurer
Renee Bartlett | Kevin Crawford | RaFaye Nesmith | Maggie Rubin | Sandy Thornton | Larry Wadsworth | John Willis