



FALL 2022

IN THIS EDITION:

Get Ready
for the Holidays

National Cyber Security
Awareness Month

Shred-Event Dates

International Credit
Union Day

Privacy Notice



FALL HAS ARRIVED!

With temperatures still in the 90's, it's hard to believe that Fall is here! This Fall, ACU has many different activities planned for our members. Join us for FREE shred events, FREE financial seminars in October, to fun giveaways in November and December. Make sure you receive our monthly eNewsletter and follow us on social media so you don't miss out!



Are you signed up for our monthly eNewsletters and blogs?
Scan the QR code to subscribe! With your subscription you won't miss out on our new promotions, deals, and events every month.

GET READY FOR THE HOLIDAYS!

The 2022 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. Make the holiday season less stressful with the following product options:

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 your gift giving. For details and to download the form, visit our webpage at <https://www.americascu.org/skip-a-payment>. You can return it to ACU by email, fax, mail or in person. There is a \$35 fee to skip a payment.

Visa Credit Cards

Go shopping with our low interest rate Visa Credit Card. Already have our card? Now's the time to apply for a limit increase or upgrade from a Classic to a Platinum Card. Just call us at **972-494-5328** or apply online at **www.americascu.org**.

Holiday Loan Special as low as 9.99% APR *

Everyone always needs a little help around the holidays. Whether in the kitchen, wrapping presents or 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.

Holiday loans are available starting **November 1, 2022**. Applying is easy! Simply contact our loan department at 972-494-5328 to get the process started.

Black Friday is November 25th and Cyber Monday is November 28th

- Borrow as little as \$1,000
- Payment can be auto debited* from any of your ACU accounts
- Term is up to 12 months*

*APR = denotes Annual Percentage Rate. Rates, conditions, and terms may vary based on an individual's credit worthiness and credit union underwriting guidelines.



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NATIONAL CYBER SECURITY AWARENESS MONTH: TIPS NOT TRICKS!

This October, we want to help you avoid tricks and collect all the treats. National Cyber Security Awareness Month is here to help refresh us on avoiding scammers' tricks. Here are some quick tips for staying safe online:

- Update your software to the newest operating system
- Make your password lengthy (at least 12 characters), this should include uppercase and lowercase characters, numbers, and symbols
- Use multi-factor authentication, when available
- Change your passwords quarterly, if you can
- Back up your files

Upcoming Shred-Event Dates: Bring up to 6 boxes or trash bags filled with your old bills, statements, receipts, or any other paper documents containing your personal information; items will be shredded on-site
WE CANNOT SHRED: batteries, x-rays, food wrappers, cardboard, metal items, plastic or glass of any kind.

Saturday, October 1st, from 9 a.m. to Noon

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

Saturday, October 15th, from 9 a.m. to Noon

@ Mesquite Office 3001 Motley Drive Mesquite, TX 75150-3457.

SHRED EVENT

AMERICA'S
CREDIT UNION

INTERNATIONAL CREDIT UNION DAY:

The 74th anniversary of International Credit Union Day is set for Thursday, October 20, 2022.

International Credit Union (ICU) Day celebrates the spirit of the global credit union movement. The day is recognized to reflect upon the credit union movement's history, promote its achievements, recognize hard work and share member experiences. The goal is to raise awareness about the tremendous work that credit unions and other financial cooperatives are doing around the world and give members the opportunity to get more engaged.

***Fun Fact: International Credit Union Day
has been celebrated on the
third Thursday of October since 1948.***



Join Scott McKay and team as they provide a mid-year update on the markets. This is a free seminar presented by 4Points Planning. You can register for the **October 13th** event at the Motley Branch from 11:30 – 12:30 PM or **October 27th** event at the Lancaster Branch from 11:30 – 12:30 PM. Lunch is provided.

Please scan the QR code to register today.



PRIVACY NOTICE: Federal Law required 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.



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**WE WILL BE CLOSED ON THE FOLLOWING DATES:**

Indigenous Peoples' Day 10/10/2022 • Veterans Day 11/11/2022 • Thanksgiving Day 11/24/2022
 Day After Thanksgiving 11/25/2022 • Christmas Day 12/26/2022

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

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