



**SPRING 2022**

**IN THIS EDITION:**

Letter from our CEO

Save The Date

State of the Markets Seminar

Shred Day Event

Mortgage/Home Equity Loans

Tax Day Savings



## OUR COMMITMENT TO MEMBERS | A Message from the President/CEO

Dear members,

I'm excited to continue to build on the strong foundation that America's Credit Union has had for the past 88 years. As your President/CEO, I am dedicated to upholding the ACU legacy with integrity and preparing for the financial future for years to come. We are evolving continually to meet your changing needs.

As part of my 2022 goal to you and our employees, I'm looking to position the credit union for growth ensuring that we offer competitive and affordable products and services while keeping you and your money safe and secure. In the first quarter, we have hired many new faces to help serve you better while working on growth and expansion of the credit union. You may have noticed new signage that has gone up on our branch locations and in April we are adding a new full-service banking office.

The Royal Lane Office is located at 10501 N. Central Expressway, Dallas 75231. This office is a new, state of the art, full-service banking facility that will open in April. It will serve as a prototype of new branch offices to come in the future. The Royal Lane Office provides us with an opportunity of membership growth we have not had in a while. We can't wait to show it off to existing and new members! For the official open date, follow ACU on social media, watch for messages on our website and sign up for our eNewsletter.

Another 2022 initiative deals with the growing concern of cybersecurity. This impacts all businesses, not just financial institutions. Monitoring and updating online security protocols is an ongoing process. We are putting time and resources behind this effort to guarantee you and your money are always safe.

Thank you for being a part of ACU. We value your loyalty and promise to do our best every day to earn it.

Sincerely,

Bert Beal  
President and Chief Executive Officer

**SAVE  
THE  
DATE**

### 88TH ANNUAL MEETING

The 88th Annual Meeting of America's Credit Union will be held virtually on Wednesday, May 25th at 2:00 PM. Save the date and watch for more information and Zoom link on our website towards the end of April/May.



Federally Insured  
by NCUA



# STATE OF THE MARKETS SEMINAR – LUNCH AND LEARN

The financial world is incredibly complex. These days, we're bombarded with dramatic headlines of inflation and contrasting opinions. Join us as we focus on trends that may help give a clearer picture of where we are and where we're headed.

## FREE EDUCATIONAL SEMINAR – PRESENTED BY 4POINTS PLANNING

Date: Thursday, April 21, 2022 • Time: 11:30 AM – 12:30 PM

Location: 2154 Forest Lane, Garland 75042

RSVP online: <https://www.4pointsplanning.com/events> or RSVP with QR code:  
Lunch will be provided.



Please join us as we discuss:

- How did stock perform in 2021?
- What drove the market performance in 2021?
- Where are we now?
- What do financial experts forecast for 2022?

Register by April 16th to save your seat for this FREE seminar and lunch.

Securities offered through Securities America, Inc., Member FINRA/SIPC. Advisor Services offered through Securities America Advisors, Inc. 4Points Planning and Securities America are unaffiliated. Insurance products issued through many fine carriers. Not NCUA Insured/No Credit Union Guarantees/May Lose Value.

## SHRED DAY EVENT!

*Don't let your trash be a thief's treasure!*

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, APRIL 23**  
9am - Noon  
in the rear parking lot of our  
**GARLAND BRANCH**  
2154 Forest Lane  
Garland, TX 75042

## You've Got Your Reasons. We've GOT YOUR LOAN.

With an ACU Mortgage or Home Equity loan you can buy your dream home, refinance your existing home, or update your current home, no matter what YOUR reasons are!

- No Application or Processing Fee
- No Pre-Payment Penalties
- Up to 95% financing with no Private Mortgage Insurance (PMI) for well qualified borrowers

RATES AS LOW AS **2.29%** APR\*

### For a limited time only:

Get up to \$250 in a Gift Card\*\* to Lowe's or Home Depot when your loan is approved and funded.

Gift Card Offer Expires May 31, 2022



\*APR - Annual Percentage Rate. Rates and terms are subject to change without notice. Loan must be approved and funded before receiving the card. Up to 95% Loan-to-Value (LTV) and no PMI for well qualified borrowers. Rates, terms, and conditions may vary based on the individual credit worthiness and credit union underwriting guidelines. Gift Card value varies based on loan amount. \*\*Gift Card ranges are: \$100 Gift Card for loans between \$50,000 to \$100,000; \$150 Gift Card for loans between \$100,001 and \$200,000; \$250 Gift Card for loans of \$200,001 and up. ACU NMLS ID #16229.

Federally insured by NCUA

## TAX DAY IS APRIL 18, 2022 – Don't wait, save on TurboTax® and H&R Block® This Tax Season

Get the tax help you need and special member savings with TurboTax and H&R Block.

**TurboTax** - File with the #1 best-selling tax software, to help you get your taxes done right, and get your maximum refund, guaranteed. PLUS, as a credit union member you can save up to \$15 when you file with TurboTax. Scan the code below and save today!

**H&R Block** - Whether you want to meet with a tax pro in-office, drop off, or send your documents virtually, let the tax pros do the rest. H&R Block will always get your biggest possible refund, guaranteed. PLUS, as a credit union member first-time filers will receive \$25 off their expert tax prep, and returning customers get the Tax Identity Shield® add-on. Scan the code below to get your H&R Block coupon today!



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



**Holiday Closings** Monday 5.30 Memorial Day | Monday 6.20 Juneteenth

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

**Board of Directors** Eddie Moore, Chair | Raul Mercado, Vice Chair | John Willis, Secretary/Treasurer

Renee Bartlett | Kevin Crawford | Chris English | RaFaye Nesmith | Maggie Rubin | Dena Smith | Sandy Thornton | Larry Wadsworth