



SUMMER 2022

IN THIS EDITION:

Credit Union Membership
Meet Kasasa Care
Don't Get Scammed
Mortgage/Home Equity Loans
GAP Protection
Privacy Notice



GIVE THE GIFT OF CREDIT UNION MEMBERSHIP AND EARN \$25

Do your kids or grandkids know what a credit union is? Because you are a member of ACU, regardless of where your kids or grandkids live, they can be part of ACU. With ACU, you can set up your legacy for financial success.

People like to help other people. With your checking and savings account, you are helping other members in the credit union to get a mortgage and buy their first home, finance a car, or get a business loan to build the business of their dreams. As part of ACU, we enjoy the financial betterment of our members and communities around us. With your contribution, you're helping other members on their financial journey.

Let's connect more people with credit union membership! Get your kids or grandkids to join ACU, and we will pay you \$25 when a new member opens a checking account with a direct deposit*. There is no limit to the number of referrals. With all the amenities of a bank, no service fees, or minimum balances on checking accounts, let's help you share the credit union benefits and put your family on the path to financial success.

*Refer-A-Friend (RAF) \$25 incentive will be deposited into referring members account within 5 days of the new account opening. The referred new account will receive \$25 RAF incentive within 5 days of the first direct deposit of \$100 or more. Direct deposit must be made within 60 days of account opening. Must be 18 years of age to participate. RAF incentives will be reported as dividend income. Referred members must meet eligibility and account opening criteria.



MEET KASASA CARE™

What is Kasasa Care™? It is peace of mind all in one place! With Kasasa Care™ you can protect your loved ones, monitor your credit and identity, save on electronics, appliances, and get best in-class health, vision, and life insurance. And we're adding more all the time!

Life solutions you need. Benefits you'll love.

- Partnered with industry leaders in health, protection, and life with more to come
- Affordable and multi-plan options
- Get a free online quote in seconds
- Set up and manage coverage entirely online

We will continue to bring you new and exciting offers to help you get the most out of your money. Learn more or sign up for Kasasa Care™ by visiting <https://www.americascu.org/kasasa-care> or by scanning the QR code.



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DON'T GET SCAMMED!

Continue watching out for tried-and-true scams, such as romance and online purchase scams, but beware of modern twists. Scammers may incorporate a recent event or cryptocurrencies into their messages, and some are using new technology. As in previous years, many of the latest scams in 2022 are twists on existing scams, and the measures that have protected you for years can still apply.

If you spot any of these tactics, stop and walk away. You're probably being scammed.

- **They contacted you.**
- **They dangle bait—usually money.**
- **They want your personal information** At ACU, we never contact you to obtain personal information! Don't become a victim of identity theft!
- **You have to pay them first.**
- **You have to wire money or send gift cards** If you're about to wire money or send gift cards to someone in order to receive a prize or pay off a debt if a collector contacts you ... **STOP!** This may be a scammer trying to take your money.

Scammers continue to find new ways to catch you off guard. While their goals of trying to get your personal information and money remain the same, their strategies constantly change with the times. Fraudsters know that people are most vulnerable when they're desperate or scared, and they may use crises and pressure tactics to prey on their victims.

Trust your gut; if it doesn't seem right, it probably isn't.



MORTGAGES & HOME EQUITY LOANS

Are you looking to buy a new home? Dreaming of a kitchen or bath remodel, or wanting to pay off a debt?

At America's Credit Union our mortgage lenders work hard to get the best mortgage and home equity rates and terms while simplifying the loan process. One of the best features of a Mortgage or Home Equity Loan at ACU is that it's local!

Mortgage rates vary based on the length of the term and change daily. To find out which terms offer the best rates for you, call our Mortgage Department at 972-494-5328 today.

ONLY PAY FOR WHAT YOU OWN! GET GUARANTEED ASSET PROTECTION (GAP) FROM ACU

A GAP program helps cover the remaining balance on your loan if you experience a total loss before it is paid off. Most insurance policies only cover the actual cash value of your assets. This can result in a substantial "GAP" between your loan or lease and the amount your insurance company pays to replace your vehicle.

For only \$549, GAP settles the difference between your primary insurance settlement and your remaining loan balance at the time of loss. Call us at 972-494-4528 and ask how you can get GAP insurance today!

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.



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Holiday Closings MON. 7.4 Independence Day | MON. 9.5 Labor Day

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