



WINTER 2022

IN THIS EDITION:

Change of Branch Hours
Auto Refinancing
Letters from President and Chair
Important IRA Information
Refer-A-Friend
Ways To Tackle Your Debt
Home Equity Loans
Complaint Notice
Connecting with ACU



CHANGE OF BRANCH HOURS - Effective 1/2/2022

To streamline our lobby and drive-thru hours between our office locations, we are making a few changes that will take effect starting January 2, 2022. This will mostly affect the members who use the Garland drive-thru between 6:30am and 8am as well as Saturday between noon and 1pm.

New hours of operation are as follows:

- **CENTRAL, MESQUITE, GARLAND, and LANCASTER OFFICES**

Lobby Hours

Monday – Thursday: 9am – 5pm
Friday: 8am – 5pm
Saturday: 9am – Noon

Drive-Thru Hours

Monday – Friday: 8am – 6pm
Saturday: 9am – Noon

- **SPRINGFIELD OFFICE**

Lobby Hours

Monday – Friday: 8am – 4:30pm

Drive-Thru Hours

Monday – Friday: 7:30am – 4:30pm



AUTO REFINANCING

Refinancing your car with ACU could lower your interest rate, your monthly car payments, and help pay it off faster. With rates remaining as low as **1.49% APR**** now is a great time to apply!

If your current vehicle loan is financed with another lender, talk to us about refinancing it at ACU. We offer the best car refinance rates around. We'll look for ways to offer you a better interest rate, lower your monthly payment and save you some money!

- Low-interest rates and flexible terms.
- No pre-payment penalties.
- Up to 100% financing.*
- Save time and money with our Auto Buying Service.
- Up to 90 days with no payments.***
- Terms up to 72 months
- Automatic payment options.

America's Credit Union loan officers are always ready to meet with you about your auto loan and help you find terms for a payment you can afford. Give us a call at **972.494.5328** or stop by one of our office locations today!

*Refinance must be from another financial institution. **APR denotes Annual Percentage Rate. Rates, conditions, and terms may vary based on an individual's creditworthiness and credit union underwriting guidelines. Boat, RV, Jet Ski, ATV, or Motorcycle loans are not eligible for relationship product and/or service discounts. Advertised "as low as" rate reflects a .40 to .70% discount through qualifying products and/or services. ***Interest accrues from the date of the contract.



Federally Insured
by NCUA



FROM THE PRESIDENT

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 New Year.

Looking back at 2021, I want to thank you for your patience and understanding. This year, as the year prior, was another long and unusual year that kept us all on our toes. For the first half of the year, we prepared and worked through merging two great organizations. The combination of these organizations provided us with a larger product and service offering, better technology, and the strength of over 37,000 members!

Through the summer months, we rolled out the new ACU 'look' to position us for strength and growth for many years to come. The most visible change was the update to our website and logos. We are excited that more branding updates will appear in 2022 with new office signage on its way.

For 2022, my goal as the President/CEO is to position the credit union for growth, ensuring that we offer competitive and affordable products and services to all our members while keeping you and your money safe and secure.

Growth

We are expanding our office locations! Watch for updates in February 2022. Furthermore, you will see an increased presence in and around our communities to share the credit union difference with family and friends.

Competitive Products at Affordable Prices

We are passionate about making it easy for you to do business with us. Over the upcoming year, you will continue to see improvements in the member experience, improvements for faster communication and approval processes as well as new products to help make your dreams come true.

Online Security

Cybersecurity is a growing concern for all businesses including financial organizations. We operate in a highly regulated environment that holds us to the highest standard when it comes to securing your data and your money. In 2022 and beyond, it will be an ongoing process to ensure that all systems we offer have the highest security available to keep you and your money safe. Our team is exceptional in understanding the importance of this and making sure you are not impacted by cybercrime.

Diversity, Equity, & Inclusion (DEI)

As an organization that has been enlightened over the past few years with all that has happened in our communities, we are committed to being a more diverse, equitable, and inclusive organization. We understand that our differences are what make us stronger. These differences, experiences, and socioeconomic backgrounds are what will set us apart, to help grow and attract talent to maximize opportunities within and outside of the organization. After all, credit unions are about 'People Helping People', which is what we want to embrace today, tomorrow, and in the future!

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.

From our family to yours, may your holidays shine with moments of love, laughter, goodwill, and may the year ahead be full of contentment and joy. Happy Holidays & Best Wishes for the New Year!



Bert Beal
President/CEO

CHAIR'S LETTER

Dear Members,

As we hit the home stretch of 2021, I wanted to thank you for your continued support in the credit union and for knowing we would be there for you, no matter what. I'm proud to continue to serve as the Chairman of the Board of America's Credit Union.

America's Credit Union has grown a lot since 1934 when it operated as Kraft Credit Union at the Kraft plant in Denison, Texas. Although the technology and the range of member services have evolved, the core values of the institution remain the same. I'm happy to report, ACU continues to be a strong and solid institution.

Once a year I have the privilege of announcing the upcoming Board of Directors' election for America's Credit Union. This is a privilege because I take great pride in the commitment of our volunteer board. This year's Nominating Committee is proud to announce the Board of Directors' nominees for 3 positions that are expiring:

- **Larry Wadsworth**, current Board Member, has agreed to seek re-election for a three-year term

- **Maggie Rubin**, current Board Member, has agreed to seek re-election for a three-year term

- **Renee Bartlett**, current Board Member, has agreed to seek re-election for a three-year term

As a member and an owner of America's Credit Union, I urge each of you to attend the annual membership meeting on May 25, 2022, at 2 PM. This meeting will be held virtually. Details coming soon. I look forward to seeing you!

Our goal is to meet the needs of our members, who are also the owners of this organization. On behalf of the eleven-member volunteer board and ACU staff, we are proud to continue serving as your financial institution of choice.

Sincerely yours,



Eddie Moore
Chairman of the Board of Directors

IMPORTANT IRA INFORMATION

- Payments from your IRA are subject to federal income tax withholding unless you elect no withholding. You may change your withholding election at any time before your receipt of payment. To change your withholding election, complete the appropriate form provided by your Credit Union.

- 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.

- You may obtain a copy of your named IRA beneficiaries or update your existing election of beneficiaries for your IRA upon request.

Questions? Consult an Account Representative at any ACU Office.

A graphic for America's Credit Union's referral program. It features three stylized human figures in blue, red, and dark blue. Above them are three speech bubbles: a blue one saying "If you're happy and you know it,", a red one saying "tell your friends!", and a large dark blue one saying "Receive up to \$25 for each member you refer! Referred member receives the same amount!". The America's Credit Union logo is in the bottom right, with the text "\$25 each when a new member opens a checking account with direct deposit.* No limit to the number of referrals!" below it.

If you're happy and you know it,

tell your friends!

Receive up to **\$25** for each member you refer! Referred member receives the same amount!

AMERICA'S
CREDIT UNION

\$25 each when a new member opens a checking account with direct deposit.* No limit to the number of referrals!

WAYS TO TACKLE YOUR DEBT IN 2022

One of the top New Year's resolutions is to pay down or pay off debt. In 2022, let America's Credit Union help you save money and pay down debt wisely. The following tips can help you save money and reduce your debt wisely:

- **Home Equity Loans** If you are looking to pay off your high-interest debt from credit cards, consider a Home Equity loan. A home equity loan uses your house as collateral and is the perfect solution to borrow for home improvements, debt consolidation, college expenses, or just about anything you can imagine. With rates remaining low, 15- and 30-year terms, a home equity loan is a smart option for your home improvement projects or other expenses. <https://www.americascu.org/home-equity-loans>

- **Credit Card** You can lower your interest rate with an ACU credit card. With no annual fee, no cash advance fee, and no balance transfer fee an ACU Visa Credit Card can help you start 2022 by saving money! Apply today by phone at 972.494.5328, online at <https://www.americascu.org/visa-credit-cards>, or stop by one of our branches.

Start the New Year with great financial goals from America's Credit Union! Need help to get started? Call us at **972.494.5328** for help.



HOME EQUITY LOANS

A home equity loan is a borrowing tool homeowners can use to turn the value of their home into cash in their hands. The longer you own your home and pay your mortgage, the more the cash value of your home increases. That cash value is known as equity. Through a home equity loan, the money can be used for many things in life, such as home improvements, remodel, debt consolidation, paying for college, and more. The benefit, home equity loans are cheaper than credit card debt or unsecured loans.

Borrow from the people you can trust at America's Credit Union. Our local home lending team is ready to help you buy a house, build one, refinance your mortgage, use your home equity to achieve your financial goals, and more! Give us a call today at **972.494.5328** and let us help you make your dreams come true.

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@cupd.texas.gov Website: www.cud.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.

CONNECTING WITH ACU IS EASY!

At ACU, we treat our members like family. We are passionate to make your dreams come true, no matter where you are on your financial journey. We offer a variety of convenient ways to connect and help do your banking. Come visit us at one of our convenient locations below, contact our contact center at 972.494.5328, or connect with us through our mobile app secure chat feature. We look forward to seeing and talking to you on your next transaction!



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



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



Garland Office
2154 Forest Lane
Garland, TX 75042



Mesquite Office
3001 Motley Drive
Mesquite, TX 75150



Springfield Office
2350 East Bennett
Springfield, MO 65804



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



Holiday Closings Saturday 1.1 New Years Day | Monday 1.17 Martin Luther King, Jr. Day | Monday 2.21 President's Day

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