



FALL 2021

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FREE REWARDS CHECKING JUST GOT BETTER WITH KASASA!

You may be thinking there is nothing better than a free checking account. Well, think again! At ACU, we took free checking to the next level by adding either higher interest or cash back. Choose the one that's right for you!

- No monthly service fee.
- Receive reimbursements for nationwide ATM fees (max. of \$4.99 per single transaction) not to exceed \$25.00 per month.
- Must meet qualifications to earn interest or rewards.
- If qualifications are not met, you can try again next month.

Kasasa Cash

Earn Interest! 1.75% APY* on account balances up to \$25,000 and 0.25% APY* on balances over \$25,000.

What does this mean to you? Earn approximately \$36 per month or \$437 per year when you maintain \$25,000 daily balance and meet qualifications each cycle!

Kasasa Cash Back

Earn cash 2.00% cash back on debit transactions up to \$300 (max. \$6 per month). Earn up to \$6 cash back on debit card purchases per month, or \$72 per year!

Call us at **972-494-5328** or visit us online at **americascu.org** to learn more about the best checking accounts in town! Get started with your Kasasa checking account today by selecting the 'Member Apply' option or the 'Non-Member Apply' option.



*APY = Annual Percentage Yield. Limit (2) two Kasasa checking accounts per Social Security number Debit cards available pending approval. Minimum to open Kasasa Cash checking and Kasasa Cash Back checking is \$25. Kasasa and Kasasa Cash are trademarks of Kasasa, Ltd., registered in the U.S.A. Annual percentage yields are accurate as of 05/01/2021. Rates may change after account is opened. Qualification Cycle = a period beginning one day prior to the first day of the current statement cycle through one day prior to the close of the current statement cycle. Transactions may take one or more banking days from the date the transaction was made to post and settle to the account. Kasasa Cash: if qualifications are met each Qualification Cycle: 1.75% Annual Percentage Yield will be earned on daily balances up to \$25,000 account balance. And 0.25% Annual Percentage Yield on daily balances over \$25,000. All balances earn 0.01% Annual Percentage Yield if qualifications are not met. Domestic ATM withdrawal fees incurred during a qualification cycle will be reimbursed (up to a maximum of \$4.99 per single transaction) not to exceed \$25 per month credited to the account on the last business day of the month.

IT'S ALMOST TIME FOR YOUR CHRISTMAS CLUB FUNDS

If you participate in ACU's Christmas Club, you'll soon receive your accumulated funds from the past year. Those funds will be automatically transferred to your primary share account on November 1, 2021. Don't have a Christmas Club Account yet? It's never too late to get started for the next season! You can open one at any time with just a \$5.00 minimum deposit. Make regular deposits through direct deposit or make deposits anytime you wish. The funds will be distributed every year on November 1 to your primary share account just in time for the shopping season! Give us a call at **972-494-5328** and we'll be happy to help you get started.



Federally Insured by NCUA



TIPS AND TRICKS TO MANAGE YOUR CHECKING ACCOUNT

Balancing your checking account may not be the highlight of your month, but it certainly is important. Failing to manage your checking account could result in NSF checks, which will not only cost you money in fees from the credit union but could result in a fee from the business payee as well. In addition, writing an excessive number of NSF checks, or overdrawing funds, could cause your checking account to be closed, can be reported to the credit bureau, will make it difficult to open future checking accounts, and you could be charged a higher interest rate when you apply for a loan. So don't take any chances! Establish good checking habits now. Follow these simple steps to keep your checking account in check:

- Keep good records. Record every written check, deposit, funds transfer and debit transaction. Use a handwritten record or a computer software program such as Quicken.
- Open your mail or review your eStatement. Don't wait to open your credit union monthly statement, or eStatement email notification. Make sure your records match what the credit union shows. It is very important to report any mistakes as soon as possible.
- Scan first. If you are pressed for time, take a few seconds to scan over your statement. Look for any unusual fees or transactions and keep in mind the time frame the statement covers.

Call ACU immediately if you find a problem with your statement. Promptly reporting discrepancies shows you are staying on top of your finances. Plus, it's much easier to track a problem when it occurs, than trying to remember details from three months ago.

Keep tabs on your account between statements. Reviewing your account periodically between statements, online or mobile, helps you monitor your finances and avoid overdrafts.

THERE'S STILL TIME FOR HOME IMPROVEMENTS

Before the holiday season, take advantage of the value you've been building in your home. An ACU Home Equity loan could help turn your home into the home of your dreams before the holidays. Whether it's updates to your kitchen, a bath remodel you desperately need to host the family, or simply making updates to your house and yard, we'll help you discover what your home has to offer. With competitive rates and flexible payment options, it could all be within reach sooner than you think! Give us a call at **972-494-5328** to learn more.

Keep an eye out for our Holiday promotion and Skip-A-Pay program in November. We will feature these on our website and through our eNewsletters. Not getting our eNewsletter, please contact us at 972-494-5328 or visit one of our convenient office locations to make sure we have your most up-to-date email address.

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



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Holiday Closings 10.11 Columbus Day | 11.11 Veterans Day | 11.25-11.26 Thanksgiving | 12.25-12.26 Christmas | 12.31 NYE Close Noon

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