



SPRING 2023

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

Dear Valued Member,

With the ongoing news surrounding the banking industry in the past few days, we wanted to reach out to you and provide you with additional information and assurance about the safety and soundness of your deposits with America's Credit Union. We are a risk-averse and stable credit union, and we are ready to help with anything you may need.

- As a community financial institution, we take pride in our relationship-based business model focused on building long-term trust with our members.
- Our deposit base is strong and well diversified. Our deposit base is not concentrated on any specific industry sector. We also do not engage in banking or custody services to digital asset exchanges or service providers.
- Our liquidity and capital remain strong. Beyond our healthy and diversified deposit base, we have substantial available borrowing capacity, and we are a well-capitalized institution by regulatory standards.

Depositors are covered by NCUA insurance deposits up to \$250,000 per depositor (and sometimes more depending on the account's ownership structure).

If you have questions about your coverage or would like to learn more about NCUA insurance and how it works, we encourage you to give us a call directly.

We thank you for your membership and ongoing support and the trust you've placed in America's Credit Union.

Sincerely,

Bert Beal
President and Chief Executive Officer

**SAVE
THE
DATE**

89TH ANNUAL MEETING

The 89th Annual Meeting of America's Credit Union will be held virtually on Wednesday, May 24th at 2:00 PM. Save the date and watch for more information and a zoom link on our website towards the end of April/May.



Federally Insured
by NCUA



CD SPECIAL – 12 MONTH

See your savings soar with a limited time only, 12-Month CD special from ACU.

*APY = Annual Percentage Yield. Rates are effective 3/21/2023. The 12-Month Term Share Certificate requires a minimum balance of \$1,000. The promotional rate is available for members with, a) a current ACU checking account, b) if member does not have a checking account with ACU they can bring a minimum of \$10,000 to the existing credit union funds to purchase the CD, or c) new money not currently with ACU. Funds cannot be withdrawn and brought back within 30 days to be considered for the promotional rate. This rate is available for a limited time offer and is subject to change without notice.

12-MONTH
CERTIFICATES
SPECIAL
FOR
4.90% APY*.



NEW & EASY WAYS TO MAKE YOUR LOAN PAYMENTS

We know your time is valuable. That's why ACU is providing a new, easy, and secure way to make payments on your America's Credit Union loans. Starting April 3, 2023, you can sign up for MessagePay and make payments from any external account, as easy as a text message or online, through our website or online and mobile banking.

To sign up, visit the Message Pay web page at <https://www.americascu.org/message-pay>.

TEXT – You will receive a text with your payment amount, due date, and a link to view your payment options. You can also opt out of this text message service by replying "STOP" anytime.

VERIFY – You will be asked to verify your account number and date of birth before setting up your new 4-digit PIN and selecting your preferred payment method.

ENJOY – After verification, you will be redirected to the payment portal, where you can view your loans and payment methods.

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.

Federally insured
by NCUA

AMERICA'S
CREDIT UNION

AmericasCU.org • 972-494-5328

Saturday, April 29th,
from 9am to Noon
in the parking lot at our
Garland Office
2154 Forest Lane
Garland, TX 75042-7920

ROYAL BRANCH GRAND OPENING

We are excited to announce our newest full-service, state of the art branch is opening on **April 14th**. We invite you to check out the facility at 10501 N. Central Expressway, Suite 100. Check our website and social media for planned activities and the **Grand Opening Block Party** on **Saturday, May 6, 2023**, from 9:00 AM to Noon.

We invite you to come celebrate with us!

SAVE MONEY. ACE TAX SEASON.

Enjoy the perks of being a member.

SCAN QR CODE TO GET DISCOUNTS or visit taxservices.lovemycreditunion.org



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



Holiday Closings Monday 5.29 Memorial Day | Monday 6.19 Juneteenth

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

Board of Directors Chris English, Chair | Raul Mercado, Vice Chair | Dena Smith, Secretary/Treasurer
Renee Bartlett | Kevin Crawford | RaFaye Nesmith | Maggie Rubin | Sandy Thornton | Larry Wadsworth | John Willis