



AMERICA'S
CREDIT UNION

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SPRING 2024

AMERICA'S CU CELEBRATES 90 YEARS.



From our humble beginnings 90 years ago, America's CU has flourished into a modern, full-service financial institution with nearly four hundred million in assets, serving more than 30,000 members with 6 locations in Texas and Missouri.

We are driven by our purpose of making our members' dreams come true, no matter where they are in their financial journey. It has been our unwavering commitment to our members, through good times and bad, that has allowed us to thrive. It is that same commitment that will allow us to flourish for many years to come.

We thank you for your confidence in us and your support over the last nine decades.

From the birth of a child to retirement, we are honored and humbled that you would select us as your financial partner through each life-changing event. We look forward to serving you in the future and continuing to provide you with personalized banking solutions to ensure that we can make your passions our priority.

From now until November 6, 2024, we would like to celebrate YOU, our amazing members, who make our community thrive! Join us for special member appreciation events and other fun activities in honor of our **90-Year Anniversary**.

Join us between 11 am and 1 pm on the following dates and locations for a Member Appreciation:

- Mesquite – April 19th
- Royal Lane – May 22nd
- Springfield – June 14th

\$90 PROMOTION FOR REFERRING FRIENDS & FAMILY

As a special thank you for 90 amazing years, we are giving our members the opportunity to earn a **\$90 cash bonus** for each new member they bring to America's CU.



Pick up your **Refer-A-Friend (RAF)** card at any branch location or print a card directly from our 90-Year Anniversary website by scanning the following QR code.



We are looking forward to making this a great year!

SAVE THE DATE: 90TH ANNUAL MEETING

The 90th Annual Meeting of America's CU will be held virtually on Wednesday, May 22nd at 2:00 PM. Save the date, watch for more information, and the Zoom link on our website towards the end of April.



Federally Insured
by NCUA



SAVE A LOT WITH LITTLE EFFORT.

With our **Certificate of Deposit special**, you not only secure your funds but also ensure that you have the time and resources to create lasting memories with your family.

Take advantage of the limited time Certificate Special TODAY and earn up to **5.25% APY*** on our **11 Month CD** option. See the benefits of a CD:

- **Higher interest rates** than regular savings
- **Federally insured up to \$250,000** by NCUA means no losses ever
- **Less risky** than many other non-credit-union investment options
- **Early withdrawals possible**, early withdrawal penalty may apply



DON'T FALL VICTIM TO PERSON-TO-PERSON (P2P) SCAMS

Utilizing payment platforms such as Zelle, Venmo, PayPal, and other Person-to-Person (P2P) payment apps is a convenient way to pay for goods and services, but also puts you at greater risk for transaction fraud.

Recent findings from an Experian study reveal that a substantial 41% of all transaction fraud occurs within Person-to-Person (P2P) apps. Criminals like payment apps, because they are fast (the money is transferred almost immediately), hard to trace (if someone has your credentials, it is assumed you initiated the transaction), and hard for the consumer to recover their money (there is no way to recall the transaction once it has been set in motion).

If you are a regular user of P2P apps, use these tips to help protect you and your hard-earned money from falling victim to a criminal:

- 1 NEVER share** your credentials for payment or online banking apps with anybody.
- 2 Be cautious** of ANYBODY asking you for any personal or financial information via phone, text, or otherwise. There is no reason why anybody should know your banking information or sensitive personal details other than yourself.
- 3 Always validate** the legitimacy of recipients before transferring funds and question any unsolicited money requests.
- 4 Implement multi-factor authentication** for a second layer of protection which will prevent someone else from getting your login credentials.
- 5 Monitor your account activity** regularly, and promptly report suspicious transactions. Use your mobile app to log in and view transactions to ensure that there are no suspicious transactions.
- 6 Remain vigilant** and stay informed of emerging threats.

Visit America's CU Security Center on our website for further insights on online threats and safeguarding your information. Stay informed to keep your financial assets secure.

PRIVACY NOTICE

Federal law requires us to tell you how we collect, share and protect your personal information. Our privacy policy has not changed. We DO NOT share personal information with 3rd parties. You may review our policy and practices with respect to your personal information at americascu.org/online-privacy-policy or we will mail you a free copy upon request if you call us at 1-888-742-6551 or 214-742-6551.

FILE SMART. SAVE BIG.

Enjoy the perks of being a member.

SCAN CODE TO GET DISCOUNT OR VISIT
taxservices.lovemycreditunion.org

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

Holiday Closings Monday 5.27 Memorial Day | Wednesday 6.19 Juneteenth

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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

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*APY = Annual Percentage Yield. Restrictions apply. See website for details.