



AMERICA'S
CREDIT UNION

SUMMER 2023

IN THIS EDITION:

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- ACU Visa Balance Transfer
- Loan Payments via Text Message
- Auto Loans
- Kasasa Checking
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THIS RATE WON'T LAST!



AS THE SUMMER
HEATS UP
STAY COOL WITH
OUR CERTIFICATE
PROMOTION!

For a limited time
only, get your
11-month
CD special.

TRANSFER YOUR BALANCES TO AN ACU VISA®

The ACU Visa® credit card lets you enjoy extra spending flexibility with these great features:

- No annual fee
- No cash advance fee
- No balance transfer fee

Move your high-rate credit card and store card balances to a low-rate ACU Visa® credit card today and start saving!

Apply online at americascu.org/visa-credit-cards or call us at **972.494.5328** or stop by one of our office locations today!

To receive this promotion rate, conditions apply.

Contact us at
972-494-5328
for more
information or to
get started today.

*APY = Annual Percentage Yield



EARN UP TO 5.25% APY*

**NOW
AVAILABLE!**

MAKE A LOAN PAYMENT VIA TEXT MESSAGE

We're making things easier! Make a payment to your ACU loan or credit card from any external account by receiving a text message informing you of the amount due on your loan. Payments are accepted from a checking account, savings account, or debit card. Your data is encrypted for your security. The transaction fee is only \$10.00.

To sign up, go to americascu.messagepay.com and follow the easy steps.

TOOT, TOOT BEEP, BEEP!

Take advantage of our fast auto loan process with affordable monthly payments. Buy new, used, or refinance a higher-rate loan with another financial institution and start a new adventure this summer. ACU makes the loan process hassle-free and affordable. Start your new adventure today!

- No application fee
- No payment for 90 days*
- 125% financing available

NOW IS A GREAT TIME TO APPLY!

Apply online at americascu.org/auto-loans-new-used-vehicles
or call us at **972.494.5328**.

*Refinance must be from another financial institution. Rates, conditions, and terms may vary based on an individual's creditworthiness and credit union underwriting guidelines. *Interest accrues from the date of the contract.



KASASA SOMETHING GOOD

2 out of 3 members prefer Kasasa Cash Back as their checking account. Our Kasasa Cash and Cash Back checking accounts reward you for doing basic banking practices. Not only are the accounts free but you also get to choose how you earn your rewards.

Kasasa Cash Back checking allows you to be rewarded on your debit card purchases.



- Earn 3.00% cash back on qualifying debit card purchases up to \$300 (max. \$9.00 per month)
- No minimum balance to earn reward
- No monthly service fee

START EARNING REWARDS TODAY!

Apply online at americascu.org/checking-account-kasasa-cash-back or call us at **972.494.5328**.

*Qualifications: America's Credit Union (ACU) Kasasa Cash Back account qualifications to obtain rewards are; enrollment in eStatements, log in to your online banking or mobile banking one (1) time per month, use your debit card that is associated with your ACU Kasasa Cash Back account a minimum of fifteen (15) individual times with transactions of \$5.00 or more. Account transactions and activities may take one (1) or more days to post and settle to the account and all must do so during the monthly qualification cycle in order to qualify for the account's rewards. "Monthly qualification cycle" means a period beginning one (1) day prior to the first day of the current statement cycle through one (1) day prior to the close of the current statement cycle. Limit (2) two Kasasa checking accounts per Social Security

Reward Information: (1) Receive 3.00% cash back on purchases up to a total of \$300.00 when you use your debit card that is associated with your ACU Kasasa Cash Back account. A maximum of \$9.00 cash back may be earned per monthly qualification cycle. (2) Receive reimbursements of up to \$25 monthly of nationwide ATM fees incurred during the monthly qualification cycle in which you qualified. (maximum \$4.99 per single transaction). When Kasasa Cash Back qualifications are not met, cash back payments on purchases are not paid and ATM fees are not refunded. Cash back payments and ATM fee reimbursements will be credited to your Kasasa Cash Back account on the last day of the current statement cycle. A \$25.00 minimum deposit is required to open the account. There are no recurring monthly maintenance charges or fees to open or close this account. Accounts closed during a monthly qualification cycle will not receive rewards. Other Fees apply. Refer to our Fee Schedule to see what fees could apply to your account. Contact one of America's Credit Union service representatives for additional information, details, restrictions, processing limitations and enrollment instructions. Federally insured by NCUA. Kasasa and Kasasa Cash Back are trademarks of Kasasa, Ltd., registered in the U.S.A.

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 Monday 5.29 Memorial Day | Monday 6.19 Juneteenth

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Board of Directors Chris English, Chair | Raul Mercado, Vice Chair | Dena Smith, Secretary/Treasurer
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