

# NEWSLETTER



## From the CEO:

**A**s we were getting ready for 2020, I couldn't help but be excited of all the fun photo opportunities there would be for glasses and sayings about having 20/20 vision. The year has gone very differently from what I thought.

As our country faces a pandemic and associated challenges, this year has also prompted important conversations about equality in America. We are proud of our diversity at the staff, management, executive, and board of director levels, but we also know that numbers alone aren't enough.

FedEx Employees Credit Association stands with all who oppose racism and celebrates that liberty and justice are truly for all. Through our hiring practices, employee development, community engagement, and member service, we are committed to racial justice as part of how we do business, faithfully living our mission to help our members secure their financial futures and realize their dreams.

As always, know that we are here for you and want to know your thoughts on how we can continue to improve and offer you the best service possible.

Please feel free to reach me any time at [ceo@fecca.com](mailto:ceo@fecca.com).

*Jara*



# What can you do with mobile access?

Our mobile devices have become necessary accessories to our every day lives. We use them to get directions, play games, listen to music, read books, watch movies and TV, get the latest news, connect with our friends, as well as purchase food and supplies. With our devices managing so much of our daily lives, it only makes sense that we use our mobile device to manage our finances, too.

**During the pandemic stay-at-home period, many members registered for online and mobile access with REX Anywhere. If you're not using FECA's REX Anywhere, you might want to take a look at these advantages.**

## 1. Save precious time

This seems fairly obvious, but if you add up the amount of time and money you'd normally spend on trips to your local branch, it can become significant. You can avoid traffic, standing in line, and waiting for a representative.

## 2. It's convenient

We hear it all the time, you need to access your account but you don't have time to drive to the nearest FECA branch. With REX Anywhere, the nearest branch is in the palm of your hand. You'll be able to review your monthly statement, pay bills, and transfer funds on your own time.

## 3. Deposit checks whenever, wherever

Our safe, secure, and convenient mobile deposit option allows you to deposit checks on the go leaving you with one less thing on your to-do list. With just the snap of a photo with your mobile device, you can deposit funds even when the Credit Association is closed.

## 4. Prevent overdrafts

In 2019, the average member overdrafts more than 10 times a year. At \$30 each, that's a lot of cash going toward preventable fees.

One of the best ways to prevent overdrafts is to monitor your account balances, allowing you to see your recurring expenses and check to ensure they go through on time. When you can view your balances anywhere any time and even get text alerts, preventing overdrafts becomes an easy task.

## 5. Catch suspicious activity faster

Having access any time, there's no waiting for the monthly statement to see your account activity. You can catch and report any fraudulent activity on your account much faster. The sooner you report unauthorized charges, the easier it is to resolve, secure your money, and hopefully help prevent future occurrences.



## 6. Improve spending habits

Monitoring where your money goes can help you analyze ways to spend less and save more. Just log onto our mobile app or website to pull up your monthly transactions. Then, if you categorize and organize your spending in a separate document, you can create a budget based on your current habits.

## 7. Go Paperless

No one really enjoys getting their monthly statements in the mail, right? With mobile access, members no longer need to receive snail mail. Not only is this option good for the trees, it's safer for you as well.

## 8. Faster Responses

With some branches still shuttered, our call center volume has increased significantly. To avoid wait times, you can send our teams messages or chat directly with a representative from the website or mobile app. Why sit on hold when you can have a representative reach out and contact you?



**Don't get us wrong, the mobile app is not replacing your FECA staff. Mobile access will make managing finances easier and more efficient, but your local representatives are still here to support you when any questions arise. There will still be times you'll want direct interaction - especially when it comes to lending or big financial decisions.**

# Account Access Everywhere You Are

The FECA Mobile App makes tasks like budgeting, BillPay, and account updates easy

## 24/7 Mobile Access

Essentially, our mobile app empowers you to take care of financial chores and saves you time in completing the tasks. Take advantage of these 24/7 perks:

- View multiple accounts with a single log-in
- Check balances and transaction history
- Remote deposit check capture
- Transfer money between accounts
- Instant balance request (without log-in)
- Card alerts for debit or credit cards
- Text updates: view balance or recent transactions
- Branch-finder: check hours and location info

## What is REX, RexAnywhere, and RAD?

**REX** is the name of our online banking service. You log in to our website and mobile app with your REX ID.

**RexAnywhere** is the mobile financial services solution behind our mobile app. FedEx Employees Credit Association members can use their phone or tablet for routine transactions, view account balances and transaction history, make loan payments, initiate account transfers, pay bills and send messages directly to representatives.

**RAD** (Rex Anywhere Deposit) is our mobile check deposit feature. This feature allows you to simply take a photo of a check to deposit it.

By signing up for all three of these features, you have the ultimate access to your financial accounts!

## How do I get mobile access?

FECA members first need to enroll in online access on [fecca.com](http://fecca.com) and set-up their REX ID. Once logged in to the website, go to the Options tab and sign-up for RexAnywhere, and select which accounts you wish to access from your device.

Now you can set-up to access your account information via a mobile device through SMS (text messaging), mobile browser, or the FECA app. Download the app from Google Play™ or iTunes® and use your REX ID to login.



## Q1 EMPLOYEES OF THE MONTH



**CANDACE NEAL**  
Risk Management



**PATRICK HOWIE**  
Loan Officer



**MECHELL COLE**  
Executive Assistant

## Why dream it when you can *drive* it?



You find the perfect car.  
We'll provide the perfect loan.

## How much can I afford to spend on a vehicle?

- Start with the purchase price
- Add applicable taxes
- Add a down payment  
(This can be cash or value from a trade-in vehicle)
- Choose the time you will need to pay back the loan  
(Usually 36 – 84 months)
- Estimate your interest rate (See rates on [fecca.com](http://fecca.com))

### First-Time Buyers

Buying a car for the first time, or with limited credit? We have a special program just for you! You'll need a checking account with direct deposit.

### Credit Restoration Auto Loans

Even with a discharged bankruptcy on your credit report, you might still be eligible for financing a new/used car through us.

Speak to our loan department for details. Call be 901-344-2500 and 800-228-8513 (if outside the 901 area code).



## Don't get suckered into Auto Dealer rates!

You might be surprised you're not saving money at all.

Get pre-approved at FECCA before discussing finances with the dealer. Auto dealers often have higher interest rates, require higher down-payments, and can be quick to repossess after a missed payment.

## BRANCH LOCATIONS

**Main Branch**  
2731 Nonconnah Blvd.  
Memphis, TN 38132

**Cordova, TN**  
8195 Dexter Rd., Ste 101  
Cordova, TN 38016

**FedEx World HQ**  
3670 Hacks Cross Rd. Bldg. G  
Memphis, TN 38125

**FedEx World Tech Center**  
50 FedEx Pkwy.  
Collierville, TN 38017

**Indianapolis, IN**  
6311 Airway Dr., Ste. 100  
Indianapolis, IN 46241

**Harrison, AR**  
2200 Forward Dr.  
Harrison, AR 72601

**Los Angeles, CA**  
2333 Utah Ave.  
El Segundo, CA 90245

**Pittsburgh, PA**  
1000 FedEx Dr.  
Moon Township, PA 15108

**DFW**  
2421 Westport Pkwy, Ste. 1300  
Fort Worth, TX 76177

