

# NEWSLETTER

## From the CEO:

**D**uring this time of change and challenge, we want our members to know your Credit Association has loan products and services to help. For example, we offer options for debt consolidation and less costly alternatives to expensive payday loans.

If you are considering taking advantage of current historically low interest rates for a new home, we have flexible and competitive mortgages, home remodeling loans, home equity loans, and home equity lines of credit.

Need funds for emergency expenses? With our line of credit products, you can enjoy having cash readily available, whenever you need it, and at competitive rates.

Our signature loans can get you fast and easy access to the money you need without borrowing against your assets. For members with businesses, or considering starting a new business, FECA offers several business products and services.

Wanting to get away for some socially distanced recreation? Check out our boat, recreational vehicle, or motorcycle loans. Since we serve one of the largest air operators in the world, we even offer financing for planes!

For every occasion, your Credit Association can assist you on your way to health and happiness.

*Jara*



# Live the life you want

Borrowing money is never an easy decision. Financial experts suggest that we should have six months of expenses tucked away in savings for the unexpected. For most of us, this is a challenge. The reality is that most of us haven't managed to save up enough money to cover everything life throws at us. Whether appliances fail, you need a new car, you're buying a new home or renovating your existing home, or just planning a dream vacation, FECA has a solution to help you live the life you want.

## VISA Credit Cards

Our VISA Classic & VISA Premier Credit cards are the easiest way to borrow money. While most people don't think of these as loans, they are great options if you need smaller amounts of money quickly and like getting rewards for your purchases.

## Mortgages

When you buy a house, you pay a down payment and borrow the remainder of the home price as a mortgage. We offer 15, 20, and 30 year fixed rate mortgages and Adjustable Rate Mortgages (ARMs).

## HELOC - Home Equity Line of Credit

After owning your home for a few years, you build equity in your home. HELOCs let you use part of the value of your home to borrow from for other expenses. As principal is repaid, it becomes available to borrow again and again.

## Auto Loans

We finance both new and used cars up to ten years old and under 100,000 miles. We offer low rates and options to meet any budget.

## RV, Motorboat, Motorcycle & Airplane Loans

Dream of hitting the open road, sky, or sea? We've got financing options to help you make the purchase.

## Line of Credit

Enjoy having cash readily available on an ongoing basis. You'll have up to \$10,000 available whenever you need it.

## Signature Loan

The Signature Loan is a great flexible option for any use. It allows easy access up to \$20,000 at a fixed rate and set monthly payments.

## 12-12-12 Specialty Loan

If you've got a single purchase for under \$1,200, this is the loan for you. Borrow \$1,200 for 12 months at 12%.

## Freedom Loan

The Freedom Loan provides small amount of cash quickly. You can finance amounts for 12 months or less. Designed to be paid back quickly, this is a safe alternative to "cash advance" payday lenders.

## Business Loans

Many FedEx employees start planning their next career while still employed at FedEx. Now entrepreneurs can enjoy the same personalized service at FECA for all your small business needs, from real estate and investment properties to business vehicles.



# The benefits of FECA loans

Loans offer opportunity to make immediate purchases paid back over time and build credit.

When people think of loans, the first thing that comes to mind is borrowing money for large purchases such as a home or an automobile. However, loans can be a great way to spread the financing of other large purchases over time when you don't have 100% of the needed funds available up front.

From credit cards to personal loans, the FedEx Employees Credit Association has various loan options to fit every family's need. Some of the top reasons to ask about loan options are:

- **Large purchases**

Vehicles, appliances, computers and vacations often cost more than most people have readily available.

- **Debt consolidation**

Combining multiple balances, especially high interest credit card balances, into one predictable monthly payment can help you reduce your total debt so you can pay it off faster.

- **Home remodeling / repairs**

A new roof, air conditioning, kitchen remodeling or a swimming pool are purchases you'll enjoy for years and make sense to pay for over time.

- **Emergency expenses**

It's best to build an emergency fund to cover unexpected expenses, but in an emergency, a personal loan can help ease stressful situations.



## VISA Credit Cards

FECA members have access to 4 types of Visa Credit cards - the VISA Classic, VISA Premier, VISA Secured, and a Credit Restoration VISA. All have no annual fee, no fees for balance transfers or cash advances, and offer purchase rewards. So, what are the differences?

VISA Classic	VISA Premier
Up to \$10,000 credit limit	Up to \$100,000 credit limit
Fixed Rate	Rate based on Prime
Value Rewards Program	1% Cash Back Rewards on all purchases

Whether you're building credit or have established credit, FECA has a credit card to meet your needs. If you're looking at getting a new card, contact us today to see which card is right for you.

### Need To Raise Your Credit Score?

If you want to improve your credit rating, our **VISA Secured** or **Credit Restoration VISA** may be a solution for you. Ask us about it today!

## Q2 EMPLOYEES OF THE MONTH



**TINISHA REESE**  
Contact Center Mgr



**OSCAR ESPINO REYES**  
Contact Center Rep



**NIKETA MILLER**  
Head UBR



# Relax

Take the stress out of the holiday season.

We provide solutions for all of life's moments.



fecca.com | 901.344.2500

Learn about our

## Signature Loans

### Q4 HOLIDAY CLOSINGS

Monday, October 12 - Columbus Day

Wednesday, November 11 - Veterans Day

Thursday & Friday, November 26 & 27 - Thanksgiving

Friday, December 25 - Christmas Day

### 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

\* Temporarily CLOSED due to the Coronavirus.



fecca.com • 800-228-8513 • 901-344-2500