

NEWSLETTER

From the CEO:

Springtime is green time - in more ways than one! If you're like us, this season is a reminder of the social responsibility we all share in making cleaner, healthier choices to keep our planet green. Join us in advocating about eco-friendly money management by passing on the articles inside to your friends and family.

We're proud of two recent tech updates that will help reduce both your - and our - carbon footprint. You now have an automated option for paying your FECA loans from an outside account (either online or by phone). We've also made person-to-person payments easier for you: our member-to-member transfer service is now automatically available to every online user (no need to request service and self-enroll). These upgrades are great for your convenience and for the opportunity they give us to reduce paper waste and fuel consumption.

Preserving natural resources and saving money aren't mutually exclusive. The more paperless and online-only choices you make with us, the more organizational savings we're able to pass along to you in the form of better rates on your loans. So as tax time approaches, keep us in mind for

financing any last-minute purchases that qualify for an energy tax credit. From auto loans for new electric cars to home equity loans for eco-friendly upgrades and improvements around the house, we are here to help.

Thank you for continuing to choose us, and for supporting our efforts to be a greener, more affordable alternative for all your finances.

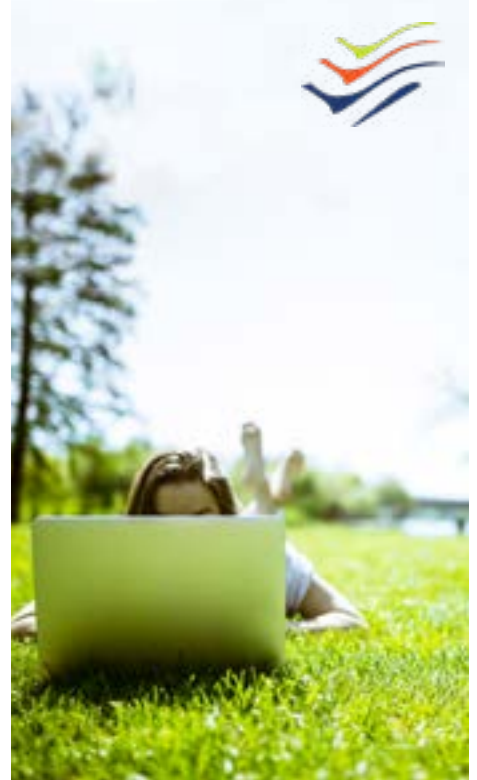
Jara



ESTATEMENTS

IT'S EASY BEING GREEN.

They're good for the environment,
good for your security,
and good for your wallet
(they're free!)



**FedEx Employees
Credit Association**

GOING GREEN

Cut down on paper, power up your computer. Make an impact with minimal effort.

We've launched dozens of tech initiatives over the years that are more than time-saving conveniences - they're tools that help us operate at optimum environmental friendliness. The more of these options you choose, the bigger a difference we can make together.

ONLINE APPLICATIONS: you can apply for any product or service - membership, accounts, loans, credit cards, and mortgages - electronically instead of on paper.

MOBILE APP: download for either iPhone or Android and easily access and manage your account/s.

MOBILE DEPOSIT: snap a picture of your check with your phone and deposit into an authorized account.

EXTERNAL TRANSFERS: transfer funds electronically to and from an account with another financial institution or another member.

ESTATEMENTS: receive your monthly statements electronically and download them at your convenience.

WALLET PAY: link our debit and credit cards to Apple, Samsung, or Google Pay for easy, speedy retail checkout with your phone.

DIRECT DEPOSIT: have your paycheck electronically deposited into your account.

AUTOMATIC PAYROLL DEDUCTION: have any amount electronically withdrawn from your paycheck and deposited to any account you choose, including loan payments.

LOAN PAYMENTS: pay your loan from an outside account via our electronic payment portal (either online or by phone).

ONLINE BILL PAY: Send electronic payments to as many payees as you want, as often as you want.



SHARED BRANCH USERS!

Skip the drive, skip the lines, skip the hassle of in-branch deposits.

Use *Remote Access Deposit* for quick, easy, safe check deposits right from your phone.

Simply download the FECA app, choose "Deposits" from the dropdown menu, and follow the registration prompts. The service will be available for your first deposit 24 hours after registering - it's that simple!

Q1 EMPLOYEES OF THE MONTH



LEE JENKINS
Accountant



BARRY MITCHELL
Head Teller, DFW



MATT WADDELL
Universal Rep

BECOME A BETTER STEWARD

Paperless banking provides each of us with an opportunity to become better stewards of our time, money, and environment.

Managing your finances online instead of on paper has environmental advantages beyond reducing paper waste in landfills. A tremendous amount of energy and fuel is expended printing, processing, mailing and transporting paper statements and bill payments. Paperless banking gives you an opportunity to reduce your household's impact on deforestation, water and fossil fuel consumption, and greenhouse gas emissions.

Going green with your finances has real personal benefits to you as well. Consider, for instance, online bill pay. Using this service instead of mailing a check effectively extends your personal grace period by eliminating mail handling and delivery timeframes. Similarly, you can give yourself more time to budget for and pay a given bill if you receive it electronically.

Estatements are another option with peace-of-mind benefits. The fast snapshot of your current balance that estatements provide is a huge improvement over "going dark" between paper statements and not knowing exactly where your account stands while mail is in transit.

IMPROVE YOUR BOTTOM LINE: GO PAPERLESS

Your yearly spending on stamps & envelopes (not to mention surcharge fees billing companies may pass on to you for using paper) may seem small. But consider the compound interest you could earn by investing that amount. Calculate it using historical rates of return - you'd be surprised at what using paper is actually costing you!

When coupled with online bill pay, estatements give you a leg up when planning your monthly cash flow.

If you make the leap to doing all your banking online, you'll have the ability to monitor your balance and transaction history 24/7. You can check for low balances, unauthorized charges, or fees any time, from anywhere. This will help you prevent overdraft fees, and enable you to contest unauthorized charges and report potential instances of identity theft more quickly.

Paperless banking provides each of us an opportunity to become better stewards of our time, money, and the environment. This is one of those rare win-win-win situations - if enough of us take advantage of it, the legacy we leave behind for future generations will be rich in more ways than one.

USE EQUITY FOR ECO UPGRADES

Energy efficiency projects come in all sizes—and the big ones often take a lot of green. For instance, if you install solar panels, high performance heating and air conditioning, or all new energy efficient windows throughout your home, it could cost thousands of dollars when all is said and done. And although these projects stand to substantially impact household utility bills in the long-term, the short-term business of paying for them means coming up with a lot of capital, fast.

Luckily, you don't have to have piles of cash lying around to make these kind of improvements. Our home equity loans and lines of credit let you use your positive equity - the difference between your mortgage balance and the appraised value of your home - for eco friendly upgrades.

With a home equity loan, you can borrow a hefty percentage of your home's equity value at a fixed interest rate, and repay it in equal payments over a set term. You have even greater flexibility with our home equity line of credit: you can draw against it as you need the funds, with flexible payment terms. As the principal is repaid, the credit line is replenished and more funds become available for borrowing.

GO PAPERLESS: IMPROVE YOUR SECURITY

Think of how many times paper versions of your account statement change hands prior to you opening it. Each one provides ample opportunity for unauthorized access, up to and including identity theft. And the danger doesn't stop there: after you're done reviewing your statement, how consistent are you in ensuring it gets shredded? Paper statements left unshredded pose a security concern long after you've discarded them. Conversely, estatements are only ever seen by you. Sensitive and personally identifying information contained in them are only available to you when you log in to our secure website.

2nd QUARTER CLOSINGS

All branches will close from 4pm-5pm CDT on the 2nd Wednesday of each month for staff training.

Holiday Closings

Memorial Day: May 27



GO GREEN & SAVE GREEN

SAVE YOUR WALLET WHILE YOU'RE SAVING THE PLANET.

OUR AUTO LOAN RATES WILL HELP OFFSET THE COST OF YOUR NEW ELECTRIC OR HYBRID VEHICLE.

Call 800-228-8513 or apply online at fecca.com



WE ARE AN EQUAL OPPORTUNITY LENDER.

Got the FECA app?



Making loan payments from an outside account?

Try our new, easy
ONLINE PAYMENT OPTION

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

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Fort Worth, TX 76177