

NEWSLETTER

From the CEO:

We know that we have a great financial institution but we also love to hear other people brag on it. Once again, DepositAccounts.com, a subsidiary of LendingTree, has given us an A+ rating and named us #17 of the top 200 Healthiest Credit Unions in America. Each year, they evaluate the financial health of over 10,000 banks and credit unions in the U.S., grading each institution on a number of factors, including capitalization, deposit growth, and loan-to-reserve ratios. We are able to be strong because of YOU and the confidence you have in us, so thank you and congratulations!

FECA is committed to excellence and this type of recognition shows that. It is our mission to empower you, our members, to achieve your best financial life. A huge piece of that is safeguarding your identity and accounts. Our newsletter this

quarter has information and tips about prevalent scams and fraud, and we hope you can use it to develop habits that will ensure your security, especially during the remaining months of summer, prime travel-time. We have multiple teams working to protect you from fraud. Whether it is debit card fraud, account takeover fraud, unauthorized log-ins to your online accounts, or bad checks, we want you to be safe and know that we are your partner. Let us know how we can do something better, if necessary, or tell us that we did something that helped your family; just keep talking to us—it's how we all stay protected.

Jara

Want what's best for the people you love?

Refer them to us!

Membership is open to all FEDEX EMPLOYEES & RETIREES

AND

- Your spouse,
- Your children,
- Your parents,
- Your siblings,
- Your grandparents,
- Your grandchildren,
- Your household members.

Named one of 2019's
TOP 200 HEALTHIEST CREDIT UNIONS IN AMERICA.

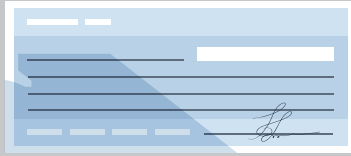
A+
Health & Stability Rating
2019
DepositAccounts.com

Ranked #17 out of the 5,460 NCUA-insured U.S. credit unions.

COMMON FRAUD

FAKE CHECK SCAMS

Did someone send you a check and ask you to send some money back?



MAYBE

You win a prize and are told to send back taxes and fees.

You get paid as a "secret shopper" and are told to wire back money.

You sold an item online and the buyer overpays.

IN ALL CASES

You get a check.



They ask you to send money back.



THAT'S A SCAM.



IF IT'S A FAKE CHECK, WHY IS MONEY IN YOUR ACCOUNT?



All financial institutions - banks and credit unions - have to make deposited funds available quickly. It's the law. But your financial institution (FI) may not learn for days that the check was bad. By then, the scammer has your money. And you have to repay the FI. Remember - just because a check has cleared does not mean it is good.

WHAT TO DO

Be wary. Talk to someone you trust and contact your FI before you act.
 Never send money back to someone who sent you a check.
 Selling online? Consider using an escrow or online payment service.
 Never take a check for more than your selling price.

BE PROACTIVE IN PROTECTING YOURSELF

While no person is immune to scams, it is an unfortunate reality that seniors are particularly targeted. The National Council on Aging suggests the following money protection steps. Additional resources can be found at NCOA.org.

Always tell solicitors, "I never buy from (or give to) anyone who calls or visits me unannounced. Send me something in writing"

Shred all receipts that have your credit card number.

Use direct deposit for benefit checks to prevent these from being stolen from your mailbox.

Never give your credit card, banking, Social Security, Medicare, or other personal information over the phone unless you initiated the call.

Be skeptical of all unsolicited offers and thoroughly do your research.

If you suspect you've been the target of a scam, report it to the Federal Trade Commission:

ftc.gov/complaint

CARD SAFETY AWAY FROM HOME

The risk of credit card fraud can increase when you use your card in unfamiliar environments. Know what to look out for, how to stay protected, and what to do in case you fall victim to fraud while travelling.

Whether you're travelling domestically or overseas, there are plenty of things you can do to help protect yourself from fraud and theft. Follow these minimal-effort precautions before your next trip.

Make sure to notify your card company whenever you travel or change residences. If you don't, the company might flag a charge in an unfamiliar location, causing you to lose access to your account.

Once at your travel destination, consider using a hidden pouch you can wear inside your clothes instead of carrying a large purse or pocketbook. These carriers are a cheap solution for storing your cards and other valuables safely.

Carefully check any ATM before use. Be wary of ill-fitting keypads and/or card slots, which may be a sign of tampering by skimmers. Look for any cameras that are pointed at the ATM from above the machine, since these can capture your PIN number. If you suspect the machine has been tampered with or altered in any way, find a different ATM. Online ATM locators and mobile apps provide quick and easy ways to find the next nearest ATM.

Plan ahead to reduce your need to improvise. Hotels, transportation, excursions, and hired cars can all be prepaid from the comfort of your home, minimizing your

need to make transactions on the go. Use your hotel room safe to avoid carrying excess cash or cards.

If in spite of your best efforts, things go wrong while travelling, always notify your card issuer of any fraud, theft, or loss of your card and/or identity details. The sooner you do this, the better.

Bring a reference note of your card issuer's emergency contact details or simply make a copy of the back of each of your cards. Keep this information separate from your actual card (e.g., not in your wallet, purse, or another location that could be easily stolen). Once you call, your card issuer will walk you through any next steps. You might also want to get a backup card, which could be another credit card or a prepaid debit card loaded with a certain amount of funds (and NOT tied to your bank account). Carry and store these cards separately from your main card especially when traveling.

WE'RE HERE TO PROTECT YOU

We care about your safety and are vigilant about protecting you! If we suspect fraudulent transactions on your ATM, debit, or credit card, we'll place a block on your card and notify you by phone, text, or email. You'll then be able to investigate the transactions and remove the block if they are legitimate.

TRAVELLING OR MOVING?

Let us know! Fill out our message form at <https://fecca.com/contact-us/letting-us-know-your-travel-dates-destination-or-your-new-address> once you've moved.

LOOKING FOR THE NEAREST ATM WHILE TRAVELLING?

Download the Co-Op ATM locator app to find all 30,000 U.S. ATMs in our shared network.



Q2 EMPLOYEES OF THE MONTH



MECHELL COLE
Executive Assistant



HEATHER BOLES
Share Draft Manager



BRITTANY CRUME
Accounting Manager

CLOSINGS

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

3rd QUARTER HOLIDAY CLOSINGS

July 4, Independence Day
Sept 2, Labor Day

We are proud to support our Indy branch and members by sponsoring the
2019 Indianapolis State Fair



You're leaving money on the table.

If you're a member and haven't applied for our AD&D insurance yet, you're leaving \$2000.00 worth of FREE coverage on the table.

Visit fecca.com/insurance to apply, or call 877-665-7563 to speak with our plan administrator, **SelmanCo.**



Federally Insured by the NCUA

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