



FedEx Employees Credit Association

4th Quarter 2016

Christmas Club Matures

Get ready to start your holiday shopping! Christmas Club accounts will mature on October 19, 2016. Monies in your account will automatically transfer to your savings or checking account.

New Feature: You now have the ability to make transfers from your Club (Christmas or Vacation) accounts through REX or REXAnywhere*.

*There is a \$5.00 early withdrawal for each occurrence.

Interested in starting a Christmas or Vacation Club account? Get started saving for next year by contacting us today. Request a payroll deduction (for FedEx employees) or automatic transfer and you'll have the money you need for next year. Plus our club accounts earn dividends.

Last Minute Gift Ideas

Membership

Don't forget that you can give the gift of membership to your family and household members this holiday season.

Eligible family members include:

Spouse	Siblings
Children	Grandparents
Parents	Grandchildren

Help them start the new year off right by enjoying all the affordable and convenient products and services that we offer. All family members accounts are completely independent, so everyone's financial information is private and secure. They can apply online at www.fecca.com or visit a branch and complete a membership application today.

VISA® Gift Cards

In a hurry to get a gift? VISA® gift cards are sold at all branch locations. Cards can be loaded with amounts from \$10 - \$1,000. Cards can be registered online to view statements and check balances. A \$2.50 fee applies.

Checking with Extra Benefits

We're excited to announce the arrival of our newest checking account - Extras Checking! This account will replace the current Express Club checking option. It's similar to Express Club, but even better. Who among us doesn't want to save money? Take advantage of the Savings, Security, and Convenience of Extras!



SAVINGS

- Everyday Rebate Rewards increase from \$40 to \$80 annually
- Online Savings & Cash Back Rewards
- Pharmacy Discounts*

SECURITY

- \$5,000 Complementary Identity Theft Insurance
- \$10,000 Accidental Death & Dismemberment Insurance**
- Internet monitoring of registered credit/debit cards

CONVENIENCE

- Mobile Savings App
- Registered card numbers stored all in one place

All this for the low monthly fee of \$6. Participate in Rebate Rewards and easily earn that fee back and more. **Extra benefits for our members 55 years and older include:**

- Foreign ATM fees waived
- No charge for the following, limited to one of each per month with no carryover: VISA® gift cards, money orders, domestic wire, and stop payment on an ACH or check
- Bump on share certificates of 25 basis points (limited to \$100,000)
- Discount on loans of 25 basis points (excludes all Real Estate and credit cards)

Interested in this account or making a switch from your current checking account? Apply online at www.fecca.com or give us a call at 800-228-8513 or 901-344-2500 for assistance.

*Rx Advantage™/Pharmacy Discount Card benefit is not available in Iowa, Florida, Nevada, Vermont and Washington.

**The Accidental Death & Dismemberment Insurance is not available in Kansas or Maine.

Skip A Payment

The holiday season can be an expensive time for all of us. Free up some extra cash by skipping your loan payment in the month of November, December, or January. Only one month skipped per loan. \$25 per loan(s) skipped. November applications are due October 31st, December applications are due by November 30th, and January applications are due by December 31st. Applications can be located online at www.fecca.com.

*Excludes Freedom Loans, Mortgages, Home Equity Loans, Home Equity Lines of Credit, VISA®, CR Auto, FT Auto, ND Auto, delinquent loans, loans less than 3 months old, and bankruptcy accounts. Funds must be available in account the day Skip a Payment form is submitted. Member is responsible for verifying Skip a Payment has been processed. Additional restrictions may apply.

Shop with Confidence

With automated fraud alert systems and digital wallet options, you can shop securely this holiday season while earning rewards points each time you make a purchase.

Fraud Alert Systems

Our fraud alert system for both credit and debit cards is now automated. As a reminder, this is how the new system works:

1. When potential fraud is detected, you will receive an automatic email notification from FedEx Employees Credit Association with the option to reply "fraud" or "no fraud."
2. One minute after the email you will receive a text alert from 32874 between the hours of 7am and 10pm in the cardholder's local time zone with a "fraud" or "no fraud" option.
3. If there is no response received from you five minutes after the text alert, you will receive automatic phone calls to confirm or deny fraud.

Messages will never ask for your PIN or account number.

Debit Card Fraud Center - 800-417-4592

Credit Card Fraud Center - 800-369-4887

Digital Wallets

Enroll your debit and/or credit cards in Apple Pay or enroll your credit card in Samsung Pay to increase your card security while shopping. Download the digital wallet of your choice from Google Play or the Apple store and enroll your Credit Association cards. Look for Android Pay and Samsung Pay service for debit cards to arrive soon.

Value Rewards

Are you taking advantage of our VISA® debit and credit card rewards program each time you shop? Use your Credit Association card(s) and you accumulate rewards points as you work your way through your gift list. You'll earn 1 point for each \$2 you spend when you use your cards as a signature based transaction. All card holders are automatically enrolled in our rewards program. Click on the ValueRewards link on www.fecca.com to learn more. To view your points balance and see current rewards, you must create a username and password. Start earning rewards points today!

Check Balances on the Go

Download our convenient apps for iPhone or Android to check your account balance at any time - search "FedEx Employees". Or, use our new SMS Text Message service to see your balance and/or account history in seconds. Self-enroll in Text Message service through REX Online Services.

Quick and Easy Card Replacement

Lost your VISA® ExpressCheck debit card or ATM ExpressTeller card or happen to be the unfortunate victim of fraud? All of our branch locations can replace your debit or ATM card in minutes with our Instant Issue service. No need to wait on a replacement card during this busy shopping season.

Follow us on Facebook to keep up with all the latest news and events.

Auto Loans

No Payment for 60 Days!

From now through December 31, 2016 all new and used auto loans financed with us will enjoy 60 days with no payment*. It's a great time to take advantage of that great deal on last year's model.

- Rates start as low as 1.49% APR*
- 100% Financing*
- Terms up to 84 months*
- & more!

*Excludes CR Auto, FT Auto, and ND Auto Loans.

Loan rates based on terms and credit score.

Coming Soon

Our NEW Premier VISA® Credit Card is on its way!

Qualifying members will enjoy spending limits ranging from \$10,000.00 - \$100,000.00. More details coming soon to www.fecca.com.

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://fecca.com/wp-content/uploads/2013/10/Privacy-policy.pdf> or we will mail you a free copy upon request if you call us at 800-228-8513.

Branch Closings

October 10th - Columbus Day

November 11th - Veterans Day

November 24th & 25th - Thanksgiving

December 26th - Christmas

January 2nd - New Year's

Memphis area branches: Early closing the 2nd Wednesday of each month for staff training.

Non-Memphis branches will close from 4pm-5pm CST on the 2nd Wednesday of each month.

