

# NEWSLETTER

## From the CEO:

**A**s we welcome another year, all of us at FedEx Employees Credit Association wish to thank you, our MEMBERS, for your continued confidence in us as stewards of your financial affairs and future. We wish each of you a healthy, and prosperous 2022!

Throughout this issue, you'll find several FECA products to help you in the year ahead.

Among the most useful for many of our members are FECA's VISA® products. Our VISA® Classic offers spending limits up to \$10,000. Or, if you need greater flexibility, our Premier VISA® offers limits up to \$100,000. Both our VISA® cards offer low interest rates, no annual fees, and no fee for cash advances and balance transfers\*. In addition, for your first 12 months, you receive an introductory balance transfer rate.

You can learn more about our VISA® cards and our new online experience in this issue. As always, please view our competitive rates and find all our useful products and services at [fecca.com](http://fecca.com); each designed to help nurture your financial goals in this new year.



\* Visit [fecca.com](http://fecca.com) for terms and conditions.



# The card for you

## FECA Visa Cards

With more and more retailers moving to a cashless system, having the right card on hand is a necessity. While both FECA's debit and credit cards make in-person, digital wallets, and online shopping easy, there are distinct differences between the two.



Our ATM & debit cards allow you to spend money by pulling from funds you have deposited in your account. Our VISA® Classic and VISA® Premier credit cards allow you to borrow money from FECA for a short period, basically, as a short term loan.

FECA credit cards offer advantages over using debit cards. While they require more financial responsibility, the benefits can be substantial. But which FECA card is right for you?

### Security

Our VISA® Classic, Premier VISA®, and VISA® ExpressCheck cards offer better buyer protection from fraudulent purchases. While FECA will always help protect your account, VISA® credit cards limit the amount you're liable for if your card is compromised and may refund disputed charges.\*

### Build credit history

Your VISA® Classic and VISA® Premier use are reported monthly to the credit bureaus. Making timely payments to your card can positively impact your credit score over time.\* If you are trying to reestablish credit or restore your credit after a bankruptcy, ask us about our Secured VISA® and our Credit Restoration VISA® cards.

### Rewards

Earn rewards just for using several of our FECA VISA® cards. Our VISA® Premier offers 1% cash back on your purchases. The VISA® Classic credit card and VISA® ExpressCheck debit card earns one point for every \$2 you spend. Your points are redeemable at our Value Rewards Redemption Center at [dreampoints.com/fecca](http://dreampoints.com/fecca).

\* Visit [fecca.com](http://fecca.com) for card details and for our current VISA rates, terms, and conditions. Credit score results may vary.

## Debit Cards

While there are many positive sides to using credit cards, there are times when using the VISA® ExpressCheck debit card is a wise choice.



### Merchant Fees

Some online retailers and small businesses add a surcharge to use a credit card. Adding a processing fee to a purchase may outweigh the benefit of cashback or Value Reward points. Using your VISA® ExpressCheck debit card could be a better option.

### Overspending

If you find yourself having difficulty paying your monthly credit card statement, one of our debit card options may be your better choice. Since a debit card only pulls from available funds, it is easier to stick to a budget rather than extending credit monthly. You can also set up automatic transfers from your savings to cover the occasional overdrafts to avoid fees.

## Q1 Holiday Closings

- Saturday, Jan 1, New Year's Day
- Monday, Jan 17, Martin Luther King Jr. Day
- Monday, Feb 21, Washington's Birthday

### Did you know?

**OVERDRAFT transfers from your Savings have always been FREE for members! Sign up today!**



# Have you downloaded the new app?

## Account access from anywhere

If you haven't already, you need to check out the new FECA mobile app. You can now have as good an experience from your sofa as you can by walking in to your local branch. Our online and mobile access is combined into one easy to use experience. You now have complete control over your accounts from anywhere you have an internet connection. Below are some of the enhanced features:

### Two-Factor Authentication

Help protect your account from unauthorized access by requiring a sign-in code from your mobile device whenever your account is accessed from the web.

### Biometric or 4-Digit Access

Use your mobile device's built-in security features to login. Your fingerprint, FaceID, or a 4-digit passcode can be used to securely access the app.

### Forgotten Username and Password

Now if you forget your username or password, you can instantly reset your access without having to wait to contact us.

### Customizable Dashboard

Easier to organize format allows you to decide how to sort your most important information. The look and feel will be familiar in both web and the app. You now can customize your accounts to display which ones you want to view, and in what order.

### View Balances and Account Info

You can view your balances, statements, documents, and receive account and loan notices.

### Transaction Details

Beyond just totaling your balance, transactions are now interactive with the ability to tag, search, add notes, and attach images of receipts.

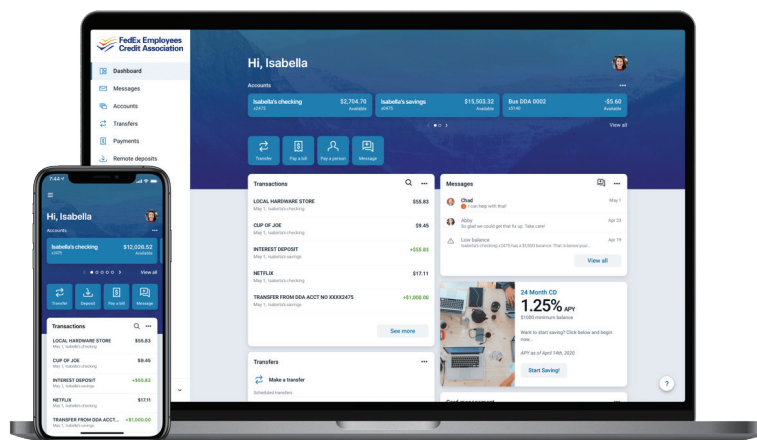
### Automated Bill Pay

Never worry about late payments again! Paying bills is now easy – simply set up the vendors you want to pay and enter your payment amount. You can even skip the hassle of manual payments by setting up recurring charges. You also have the ability to make person-to-person payments.

### Mobile Check Deposit

Our Rex Anywhere Deposit allows you to deposit checks using your mobile device. You can view check images on the FECA app and online.

**Download the app today! Search 'FECA' in your app store!**



## EMPLOYEES OF THE MONTH



**KIM PRESLEY**  
Branch Manager



**CAROLYN TATE**  
UBR



**SARAH TACITO**  
Contact Center Rep

# 2022 Board Elections

The 2022 Annual Meeting and Board of Directors election will be Wednesday, February 16, 2022, 4:30pm CST, at our Nonconnah branch. For updates, please visit [fecca.com](http://fecca.com) or [facebook.com/FEDEXECA](https://facebook.com/FEDEXECA).

**John George** is Manager of Airport Relations and Development with FedEx Express. Previously, he was Manager of Real Estate, and prior to joining FedEx in 1995 he worked for Nationwide Mutual Insurance Co., and Holiday Inns, Inc. in real estate and hotel development, respectively. John holds the CCIM (Certified Commercial Investment Member) designation, obtained a BBA (major Accounting) and MBA (concentration Finance and Real Estate) both from the University of Memphis.

**Lana Luster** is a Manager of Program Management with the Repair Service Center, under FedEx Forward Depots. She has over 30 years leadership experience in program and project strategies in customer experience, human resources, and IT repair operations. She is a 2018 graduate of FedEx Services Purple Pipeline Leadership program and holds a BBA from University of Memphis, and a MBA from the University of Phoenix.

**John Schneider** is a Director in Human Resources and has been with FedEx for over 22 years. He has worked for FedEx Express, FedEx Services, and FedEx Corporate gaining experience in almost every discipline in Human Resources. John received his BS in Psychology at Ohio University, Athens, and his MA in Industrial Organizational Psychology at University of New Haven, CT.

## The flexible card for every need.



**VISA**

Get yours today at [fecca.com/credit-cards](http://fecca.com/credit-cards)

### 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**

(Temporarily Closed)  
1000 FedEx Dr. Moon Township, PA 15108

**DFW**

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

Check [fecca.com](http://fecca.com) for available branch locations and hours.



[fecca.com](http://fecca.com) • 800-228-8513 • 901-344-2500

