



# FedEx Employees Credit Association

1<sup>st</sup> Quarter 2018

## In the Community 2017 Holiday Food Drive



## FedEx Family House Dinner



## School Volunteering



We really enjoyed our time spent giving back to our community. We hope to continue all of these activities and more in 2018. Be sure to "Like" our Facebook page to keep up with what we're doing throughout the year.

## Introducing: NEW Youth Programs

Financial experts agree that money habits learned at a young age last a lifetime. That's why we're excited to offer two new financial literacy programs with real-world educational resources for our younger members.

Both new programs combine the financial products and services teens and young adults need, with real-world educational resources. Teens and young adults can take advantage of this resource simply by opening a share (savings) account with the Credit Association. As a member, they'll learn to navigate through the world of personal finance, as well as learn valuable lessons in saving money.



"Can I borrow a few dollars until I get paid?" Sound familiar? Your Credit Association can help!

With Online financial articles, podcasts, blog, videos and "Tweet for College" Scholarship, our new Elements of Money™ program is tailored for our teen and young adult members.

Featuring fun games, contests, prizes, and an age appropriate website, our new M3 Money Club is great for kids 7-12. Parents and guardians will also find lots of useful and fun tools to help kids learn sound financial skills.



## Consolidate Your Holiday Bills

The holidays may have left you with some gift-giving debt. Let your money go towards more than just an interest payment - transfer your balances to one of our low-rate VISA credit cards.

### Low Rates on Balance Transfers

Both our VISA Classic Credit Card and our Premier VISA Credit cards offer a balance transfer rate of 2.9% APR for the first 12 months. Our cards offer no annual fees, no fees on cash advances, and no fees on balance transfers.

### Rewards Program

Plus, using your card will reward you - use your VISA Classic card to earn points through our ValueRewards program\* or use your VISA Premier card to earn cash back.

Apply online today and start reducing those holiday bills fast.

\*If you also have a VISA ExpressCheck debit card, ValueRewards points are combined into one total.

## Save the Date: Annual Meeting

One of the great things about being part of FedEx Employees Credit Association is the opportunity to use YOUR voice in our governance. We cordially invite you to attend our annual meeting.

February 21, 2018

5:00PM

FedEx Employees Credit Association  
2731 Nonconnah Blvd, Memphis, TN

The Credit Association is beginning its 2018 election process for two positions on its Board of Directors. Nominating committee members are Tom Norton, Steve Griffin, and Lea Caraway. Wayne Morris and John Rutkauskas have been selected by the nominating committee for the open positions.

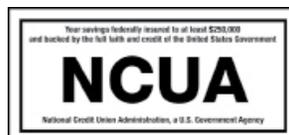
**Wayne Morris** has served on the Board of Directors for over fifteen years. During that time, he has served as Chairman and Vice Chairman. Wayne's twenty-eight years of experience with FedEx in the finance, planning and properties areas has enabled him to work closely with the Credit Association management to offer FedEx employees the services they need and desire. A graduate of Delta State University with a BS in Accounting, Wayne is also serves on the BOD Agricenter International and is a business owner following his retirement from FedEx.

**John Rutkauskas** is a Planning Advisor with FedEx Express and is responsible for the utilization of office space. He has been an employee for twenty-eight years and involved in residential, commercial design and space planning for the last thirty-six years. A graduate of the University of Memphis, he has been involved in the community by serving on the boards of Vollintine Evergreen Community Association and Our Own Voice Theatre Troupe as well as the International Facility Managers Association.

These positions are three year terms. In the event there is only one nominee per position, the election will not be conducted by ballot. Any active FedEx Employees Credit Association member who is over the age of 18 with no conviction of a crime involving dishonesty or breach of trust and is interested in being nominated for a position on the Board of Directors may submit a petition package. There will be no nominations from the floor.

The petition package is available at the Credit Association at 2731 Nonconnah Blvd, Memphis, TN. The entire package, along with a petition signed by 1% of the membership, up to 700 members, must be completed and returned no later than January 15, 2018.

Completed petition packages should be mailed to:  
FedEx Employees Credit Association  
Nominating Committee  
2731 Nonconnah Blvd  
Memphis, TN 38132



## Student Loans

It's never too early to start thinking about college financing - for you or your child. We've partnered with StudentChoice to help you close the gap when it comes to financing.

Why Student Choice?

- No Origination Fees
- Extremely Competitive Rates
- Line of Credit Structure
- Flexible Repayment Options
- Fully Automated Processing

Visit our Student Choice Resource Center for a wide variety of resources that will guide you through the college financing process. You'll become more confident as you prepare to take your education to the next level.

## Get a Chance to Win \$25K!

As a FedEx Employees Credit Association member, you can save up to \$15 on TurboTax® — the #1 best-selling tax software. With TurboTax, you'll get your taxes done right and your biggest possible refund — plus a chance to win \$25,000! To be automatically entered to win, just try TurboTax Online for FREE (and provide your email address) by February 15th.<sup>1</sup> Start TurboTax today for free!

#1 Best-Selling brand of tax software based on aggregated sales data for all tax year 2016 TurboTax products. Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information.  
<sup>1</sup> Limited time offer for TurboTax 2017. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries. TurboTax \$25,000 Sweepstakes. NO PURCHASE OR FINANCIAL DISCLOSURE NECESSARY. Open to legal residents of the 50 United States or the District of Columbia, 18 years of age or older at time of entry, who are customers of participating Financial Institutions or employees of participating businesses. Void in Puerto Rico and where prohibited by law. Sweepstakes ends 2/15/18. Subject to complete Official Rules and all applicable federal, state and local laws. For Official rules including participating Financial Institutions and business, odds of winning, alternate method of entry, and prize descriptions, visit <http://turbotax.intuit.com/go/sweepstakesrules>. PRIZES: 1 Grand Prize: A check for \$25,000. Retail value, \$25,000. 12 First Prizes: A check for \$1,000. Retail value, \$1,000 each. Maximum retail value of all prizes is \$37,000. The odds of winning a prize depend upon the total number of eligible entries received by the end of the Promotion Period. SPONSOR: Intuit Inc., 7535 Torrey Santa Fe Rd, SDG-2A-03-22E, San Diego, CA, 92129.

## We'll Be Closed

January 15<sup>th</sup> - Martin Luther King, Jr Day

February 19<sup>th</sup> - President's Day

All branches will close from 4pm-5pm CST on the 2<sup>nd</sup> Wednesday of each month for staff training.