

NEWSLETTER

From the CEO:

As we enthusiastically, and gratefully, welcome the new year, I would like to take this opportunity to thank all of you, our members, for your continued faith and trust in FECA.

We take seriously the responsibility you place in us as your financial institution partner, and we continue to dedicate ourselves to helping all our members meet their financial goals and dreams. We are also working to enhance and improve the ways we work together. Throughout this year we will introduce new features and tools, allowing our members greater flexibility and ease of use. I look forward to sharing these with you in the months to come.

We hope to never again need to face the challenges of this past year, yet no matter what the future holds, we are ready to stand with you as your partner. All of us at FECA wish you and your families a successful, happy, and above all healthy 2021!

Jara



Rewards, protection, and convenience

There's nothing that makes you feel more secure than pulling out the little piece of plastic with your own name on it and confidently making a purchase. Having an additional payment option in your back pocket has its advantages. For many, one of FECA's VISA credit cards can be the solid addition to your financial portfolio.

Our VISA Classic & VISA Premier Credit cards are the easiest way to borrow money. While most people don't think of these as loans, they are great options if you need smaller amounts of money quickly. For starters, you'll have a safety net in case you face a short-term budget crunch. If you are short on cash at the moment you need to make a major purchase, you can simply open your wallet and charge it to your card.

There are certainly other reasons to look at one of our VISA options. Need a guaranteed way to make regular bill payments without worrying if your paycheck has cleared? Need to track business expenses and don't have a corporate card? Our VISA Classic may be the answer. Want cash-back benefits or rewards for making purchases? Then perhaps our Premier VISA is for you. Never had a credit card and need to start building credit? Our Secured VISA is a great place to start. Have you previously struggled and need to rebuild your credit score? We have a VISA solution for that, as well. There are plenty of benefits to having an FECA VISA card. Contact us at fecca.com to see what option works best, so you can confidently make that purchase you need.

VISA Premier

Our VISA Premier Credit card has a \$100,00 credit limit allowing for larger purchases. It offers 1% cash back on all purchases making it a popular card for regular purchases. It also has a lower flexible rate than our VISA Classic cards.

VISA Classic

The FECA VISA Classic is part of our Value Rewards Program which earns points for every purchase made. Your Reward points can be redeemed for merchandise, gift cards, travel and more!

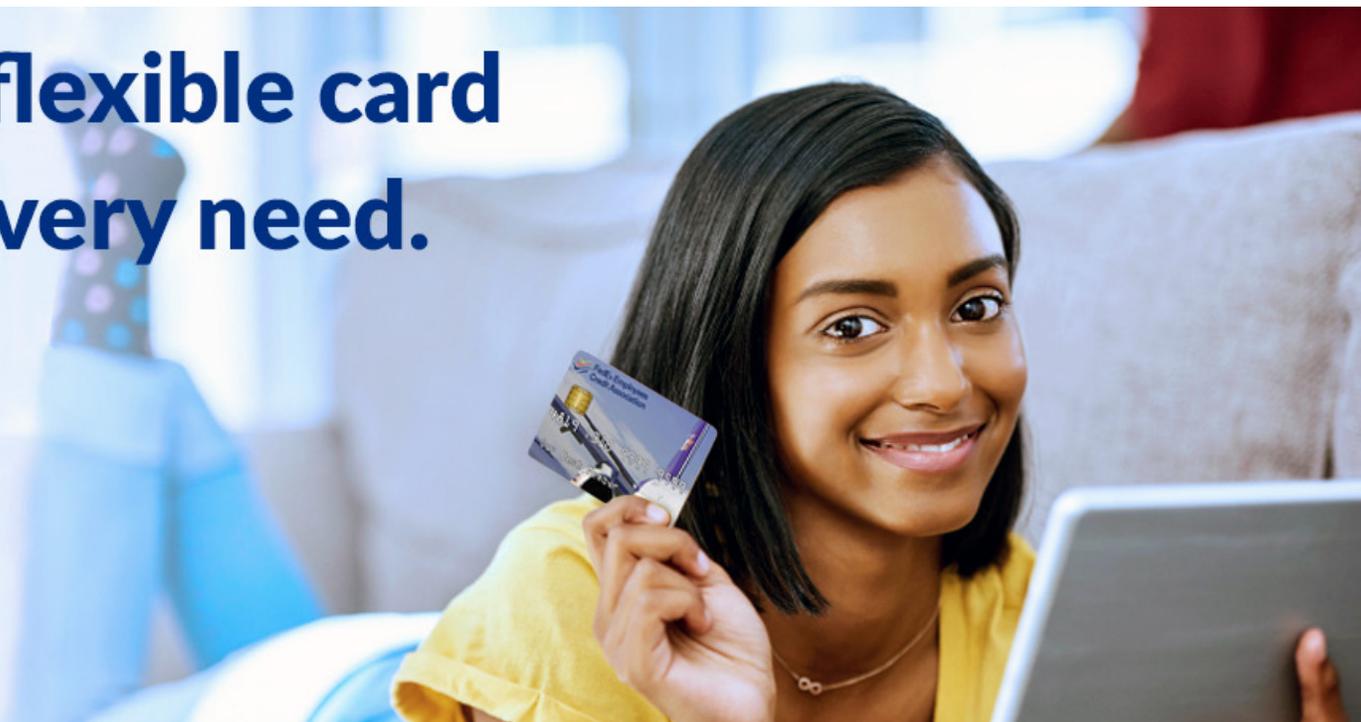
Restoration VISA Classic

If you are trying to restore your credit after a bankruptcy then our Credit Restoration VISA card is for you. It's a great way to help start fresh and improve your credit history to eventually qualify for better loan terms.

Secured Visa Classic

Our secured VISA card is a great way to establish your credit history. By depositing funds upfront to determine the card's limit, we report your transactions to the credit bureaus, building your credit score the more you use it.

The flexible card for every need.



Secure your financial future

Keenen Leake can help you navigate the often complex world of investments

The FedEx Employees Credit Association has been pleased to bring the FECA Financial Advisor Program to you, offering retirement, insurance and investment services to our members and their family. We would like to take this opportunity to introduce Keenen Leake as our new Financial Advisor.

Whether you are just beginning a family, paying for a child's education, or nearing retirement, our Financial Advisor program is designed to help you with your unique financial needs. You may have just one financial issue you want to tackle today, or you may realize it's time to put together a comprehensive financial plan. Whatever your needs may be, Keenen is here for you.

To meet with Keenen at no cost or obligation, call (901) 348-3015 today, or visit the FECA Financial Advisor on our website (fecca.com/insurance-investments) at your convenience.



Keenen graduated from the University of Mississippi with a B.B.A in Managerial Finance in 2015. He was a member of the Ole Miss Pride of the South Marching Band and served on the Executive Committee board as Head of Finance in a service organization for University bands.

After graduation, he began his career in the Credit Union industry working the front lines as a Member Service Representative, and back office as a Visa Specialist.

He started his career as a Financial Advisor serving in a top producing region of the United States. As an advisor, he prides himself on building meaningful relationships with individuals and families and using various analogies when explaining investment products and strategies to eliminate "industry jargon".

Keenen resides in Southaven, MS., along with his wife, Kaiesha, and son, Kendall.

In his spare time, he loves to spend time with loved ones, explore in music production, and cheer for his favorite football teams: The New York Giants and Ole Miss Rebels.

Want to set an appointment?

Meet with Keenan to establish a personalized plan designed to reach your financial goals, grow your wealth, and take care of the people that matter most.

To schedule an appointment with Keenan, simply visit us at bit.ly/FECAadvisor.

FECA Financial Advisors are under contract with FECA to make securities available to members. Investments are not NCUA/NCUSIF/FDIC insured, may lose value, have no financial institution guarantee, and are not a deposit with the FedEx Employees Credit Association.

EMPLOYEES OF THE MONTH



MIKE SINGLETON
Marketing Solutions



ERICA TOTTY
Credit Risk Agent



HEATHER BOALS
Share Draft Manager

2021 Board Positions

In February, the FECA nomination committee selected three new members to for our open Board positions.

Steven Griffin has been a board member since October 2007 and has over 40 years of experience in the transportation industry. He worked for FedEx for 23 of those years, retiring as the Vice President of Transportation at FedEx Ground. Steven received a B.S. in Economics from Morehouse College and an MBA from Boston University.

Tom Norton has been involved in residential, commercial and corporate real estate for the last 45 years, joining FedEx in 1995. He retired as Sr. Manager of Real Estate/Properties/Safety with FedEx Trade Networks. Tom is a graduate of the University of Missouri.

Richard Moses is a retired 35-year veteran with FedEx Express. During his tenure, he held positions in Corporate Financial Planning, U.S. Operations and Human Resources. Upon his retirement, he was Managing Director in Operations Training Design and Development. Richard received a B.S. in Finance from the University of Memphis. He is a 2005 graduate of the Leadership Memphis Master Program and a graduate of Leadership Germantown

NEW YEAR, NEW YOU!

Kick start the new year with the
FECA Premier VISA Card.



Apply today at fecca.com

Q1 HOLIDAY CLOSINGS

Friday, Jan 1, New Year's Day
Monday, Jan 18, Martin Luther King Jr. Day
Monday, Feb 15, Washington's Birthday

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

* Temporarily CLOSED due to the Coronavirus.



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