



# NEWSLETTER

## From the CEO:

As we say goodbye to summer, and welcome the hectic holiday season, our lives can sometimes feel a bit overwhelming. This can be especially true for our many fellow members who sort and deliver packages, those on the front line of healthcare, our members serving in the military, those who tend to the needs of the elderly, and those who provide childcare. To all of you, **THANK YOU** for all you do to help us live better and safer lives.

We know that what you do is challenging at the best of times, and even more so these past two years. Please know that all of us at FedEx Employees Credit Association appreciate you, and we are here to help you live your best life – just as you help us live ours. In fact this commitment to you is our Vision Statement:

*The vision of FedEx Employees Credit Association is to enable our members to secure their financial future and realize their dreams.*

In this issue are products, services, and information to help you realize your dreams.

*Jara*



# Here For You

## Signature Loans

One of the most rewarding aspects of our lives is being able to provide for ourselves and our families. However, budgeting for all of our wants and needs can be one of the most challenging parts of “Adulting.” Often, occasions arise where those expenses can push our budgets to their limits. When those situations arise, perhaps a Signature Loan with the FedEx Employees Credit Association can help.

FECA’s Signature Loan is an unsecured personal loan of up to \$20,000 that you can borrow for up to 5 years. Whether it’s a vacation, repairing a vehicle, tuition, home improvements, or consolidating debt; it doesn’t matter. You have quick and easy access to the funds without having to put up collateral such as your car or home.

Signature Loans are short-term unsecured loans with a fixed interest rate\* based simply on your income, credit score, and your signature. Your signature represents your, “Good Faith” promise to repay the loan. Since it doesn’t require collateral for security, such as your house or vehicle, our Signature Loan typically requires a higher credit score. You may qualify for this type of loan if you have a good history of paying bills, and a steady income.\*

If you’re in need of a short-term financial solution, an FECA Signature Loan may be a good option for you. To see if you qualify, apply today at [fecca.com](https://fecca.com).

\* Visit [fecca.com](https://fecca.com) for our current rates, and conditions.

## A Card for you

### Put a better card in your wallet.

We’re proud to offer several VISA® cards to fit your needs. Our cards offer low interest rates, no annual fees, and no fee for cash advances and balance transfers – plus you get a competitive introductory balance transfer rate for the first 12 months.\*

#### Premier VISA®

Enjoy limits up to \$100,000 for more spending power.

#### VISA® Classic

Enjoy spending limits up to \$10,000.



\* Visit [fecca.com](https://fecca.com) for our current VISA rates, terms, and conditions.



Apply today at [fecca.com/loans](https://fecca.com/loans)

## Rewards!

### Value Rewards

Earn rewards just for using your Visa Classic credit card or your VISA ExpressCheck debit card every day. Earn one point for every \$2 you spend. Your points are redeemable at our Value rewards Redemption Center. Have a Visa Classic credit card and a checking account with a VISA ExpressCheck debit card? Then your points accumulate even faster!

### Love My Credit Union Rewards

As an FECA member you are eligible for exclusive discounts with our partner Love my Credit Union. Together you have access to discounts with trusted companies such as TurboTax, Caravana, SimpleSafe, TruStage, and more! You can also save on vacation packages, theme parks, event tickets, and hotels.



Take advantage of your rewards at [fecca.com](https://fecca.com)

# #BeCyberSmart

## Protect yourself online

Our personal information is accessible everywhere we go. Every device that is connected to the Internet can be vulnerable to thieves. With so much of our lives interconnected, criminals are constantly working to gain access to our information. To keep your data safe, it pays to arm yourself with the knowledge to protect yourself. Being safe online isn't so different from being safe in the physical world!

### Trust your Gut

Technological security measures can certainly help protect you, but you are your own best defense. If a scenario seems off, it probably is. If you receive emails, phone calls, or texts that seem suspicious, it's wise to not respond and call the company or visit the website directly instead of clicking on unfamiliar links, or calling back random numbers. Never send sensitive information via email.

### Don't overshare

The seemingly random details we post online are all criminals need to know to target you, your loved ones, and even your physical belongings. Avoid posting names, phone numbers, addresses, and other sensitive information including your current location while online.

### Play hard to get with strangers

Cyber criminals cast wide nets with "Phishing" tactics, hoping to pull in victims. Cyber criminals will often offer a financial reward, threaten you if you don't engage, or claim that someone is in need of help. Don't fall for it! Keep your personal information as private as possible.

### Use smart passwords

Get creative with easy-to-remember ways to customize your passwords for different sites. Long passwords or passphrases have proven to be better security. The most secure way to store all your unique passwords is by using a password manager.

For more security tips, follow us on Facebook & Twitter

### Device Protection

Our devices make our lives easier and fun, but they generate a lot of info on our behavior. Make sure to keep devices and software updated to protect from the latest risks. Also protect your devices with anti-virus software.

### Multi-Factor Authentication

No matter how long and strong your password is, if just one of your accounts is hacked, your personal information and other accounts can become accessible to cyber criminals. Multi-factor Identification (MFA) is a great option for anything you log into such as your email, FECA account and social media by immediately sending you a code as part of logging in. With MFA enabled, even if criminals guess your password, they're still out of luck!



## EMPLOYEES OF THE MONTH



**BRIAN HEWITT**  
Business Development



**BRETT BAKER**  
UBR



**JOHN ADAMS**  
UBR

# Relax

Take the stress out of the holiday season.



We provide solutions for all of life's moments.

Learn about our

## Signature Loans

### Q4 Holiday Closings

Monday, October 11 - Columbus Day  
Thursday, November 11 - Veterans Day  
Thursday & Friday, Nov. 25-26 - Thanksgiving  
Friday & Saturday, Dec. 24-25 - Christmas  
Friday, December 31 @ noon - New Year's Eve  
Saturday, January 1 - New Year's Day

### Verification mailer

Our external auditors, **Nearman, Maynard, Vallez, CPA** will be mailing members at random to verify their accounts at the Credit Association. This is a annual requirement for the audit process. If you receive this letter in the mail, please respond as directed. If you have any questions, please contact us. Thanks for your membership and we appreciate your assistance in this process.

### 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

