



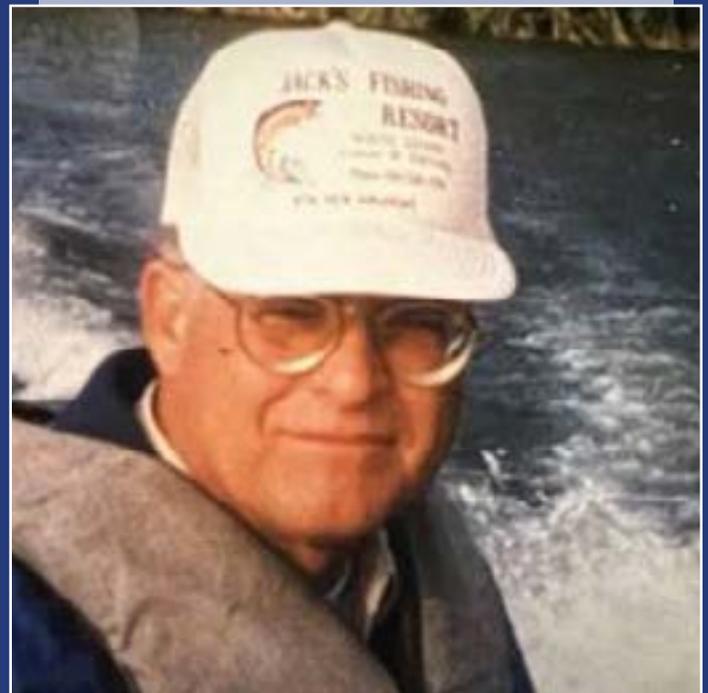
Remembering Wayne

We are sad to share that our long-time Board Member, Wayne Morris, has passed away. Wayne had served on the FECA Board of Directors for over twenty years. During that time, he had served as Chairman and Vice Chairman.

Wayne's 28 years of experience with FedEx Finance, Planning and Properties 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 also served on the Board of Agricenter International and was a business owner following his retirement from FedEx.

His service and expertise will be missed.



Wayne Morris had a passion for FedEx Employees Credit Association, proudly serving on our Board of Directors. Your Credit Association Board is comprised of member-elected volunteers. Together, they review financial data, discuss strategy and ensure that, through our products and services, we are fulfilling your financial needs.

The boards oversight ensures everything we do is with the best interests of our members and our community in mind. Board members are not employed by the Credit Association. In fact, they're volunteers. These volunteers come from a wide range of backgrounds, with one common trait: they're FECA members, just like you.



Earth Day Every Day

You may have noticed that this quarter's newsletter didn't arrive in your mailbox. As we recently recognized Earth Day, the observance of our impact on the world around us, we took a serious look at our carbon footprint. As a financial institution, it's difficult to escape the amount of paper used in our required procedures. But we at FECA do want to take steps to make a difference when we can. To be an example in our community, we continue to evaluate our habits in an effort to make improvements where ever we can.

The first action we could make is to distribute the FECA Newsletter 100% digitally. Each mailing takes nearly 200,000 sheets of paper. That's nearly a ton of paper per mailing. Now your quarterly newsletter will be available to download along with your monthly eStatements, on fecca.com, and will be linked in our social media platforms.

A digital newsletter is just one way to make better environmental choices. Below are a few others you can make to "Go Green."

eStatements

The easiest way to directly reduce your paper use is by switching to eStatements to reduce the amount of mail we send. It's also more secure than leaving your financial information sitting in your mailbox.

Online Bill Pay

Pay your bills using the FECA mobile app to set recurring or one-time payments to avoid the hassle of envelopes, stamps, and paper checks.

Social Media

Follow us on Facebook and Twitter to get the most up to date FECA info.

Mobile App

The FECA mobile app gives you 24/7 access to your accounts. You can send money to friends & family directly to their accounts instead of having to write checks.

Website

Why fill out paper forms when nearly all FECA forms and applications can be submitted online or through the mobile app? Visit fecca.com today!





Access your home's value

As we enter the warmer months, many people take the opportunity to renovate their homes. Whether it's refreshing the paint, modernizing the kitchen, updating the bathrooms, or adding a new home office, it often requires access to large sums of funds to complete the projects. FECA members may be able to use the value built into their homes to make these changes. But how do you utilize your home to your advantage?

The difference between what you owe on your home and what it's worth is called **equity**. As home prices have risen recently, many homes increased in value and built quite a bit of equity. It's this equity that increases the potential funds you have available to borrow. FECA offers several types of loan products using your home's equity. Our HELOC, HELoans, and cash-out refinancing are all great ways to pay for these projects, but choosing the best option can be confusing.

HELOC - A Home Equity Line of Credit gives you access to a revolving amount, the line of credit, that you can continue to borrow against. It works similar to a credit card in that you have a set limit you can borrow, but as you pay it back, you can continue to borrow. If you have a long-term project or don't know exactly how much you need, a HELOC may be your best fit.

HELoan - Home Equity Loans use the equity in your home as collateral to receive a single lump sum of money. You determine the amount you want to borrow and the length of time, up to 15 years, upfront. Because it has a fixed rate, the monthly payment will remain the same throughout the lifetime of the loan. HELoans can work great for large projects like renovations, your dream vacation, or unexpected medical bills which you can pay off over time.

Cash-Out Refinancing - This option replaces your current mortgage with a new one, adding the amount you want to borrow. It works like a regular refinance except the money beyond the mortgage payoff is given to you in a lump sum. While it will typically increase your monthly payment it can be a good option for those who use the money to add value back into their homes to increase their resale value. If refinancing to take advantage of lower interest rates makes sense, and you need cash for home improvements, this could be a possible option.

Considering we waive the closing costs on HELOCs and HELoans, these make great options. So, which option is right for you? We'll make the choice easy for you! When you apply for any FECA loan, we take a look at your entire financial situation. Our experts will evaluate your financial goals to create the solution that will work best for you. If you're looking to start a home project, simply reach out to our Loans Team by clicking the "[Apply Now](#)" button on [fecca.com](#) or "Add Account" within the mobile app.

Employee of the Month



Jessica Cabada



Cherish Mathis



Collins Wheeler



Torey Wilson

DONATE LIFE BLUE & GREEN DAY

On April 22, we recognized Blue & Green Day, the annual event where people across the nation are encouraged to wear blue and green and to engage in sharing the importance of registering as an organ, eye, and tissue donor.

More than 100,000 people are waiting for lifesaving organ transplants. One donor can save up to 8 lives, restore sight to 2 people through cornea donation, and heal more than 75 lives through tissue donation. For more information, visit DonateLife.net to discover ways you can be a champion of the cause in your area. Register to be a donor and help save lives at RegisterMe.org.



UPCOMING CLOSINGS
Monday, June 20, Juneteenth
Monday, July 4, Independence Day

You've got your reasons.
WE'VE GOT YOUR LOAN.

Apply today.

