

NEWSLETTER

From the CEO

2018 is off to a great start and we are thankful to have you with us! Over the last year, we focused on our systems and ensuring we offered you the best products available. We introduced an updated online presence in the first quarter with the launch of our new website (fecca.com) and our improved online application tool. Now, if you are applying for a loan or opening an account for the first time, the process is easier than ever. We heard your suggestions and we acted on them – and we are so glad we did. Our membership is at a record high of 79,000!

In the 2nd quarter, we are excited to celebrate Financial Literacy Month. If you feel like you could use a refresher of information don't hesitate to contact us: we have Credit Counselors to review credit and discuss how to improve your credit report, it's a great time to focus on the Youth Programs we offer and we can share with you the services we offer from home repair loans to student loans. But, don't let April be the only month you think of us for offering financial information. Not only are our credit counselors always here but we offer financial events monthly, as well as tips on our Facebook page (have you liked us yet?), and links to webinars online.

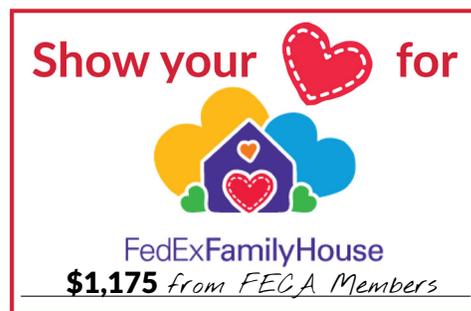
Last year, you trusted us with your debit card and checking account for every day spending, depositing your checks via smartphone when you got that special birthday card, and even letting us help you with your first home purchase with a mortgage. We want to be your full service financial institution and we take our responsibility seriously. Don't ever stop giving us your suggestions on how we can help you achieve your financial dreams. In fact, you can email me directly at ceo@fecca.com.

Thank you for your trust and for your membership,



Q1 saw the culmination of our 2017 fundraising efforts for the Children's Miracle Network. We presented LeBonheur Children's Hospital - our HQ's local CMN hospital - with a check totalling \$14,462.

THANK YOU FOR YOUR GENEROUS DONATIONS DURING OUR FEBRUARY CARD CAMPAIGN!



Show your  for

FedEx Family House
\$1,175 from FECA Members



**FedEx Employees
Credit Association**

INDY SPOTLIGHT

We're excited to be in Indy!

FedEx's recently announced plans to build a new distribution center in Greenwood, IN, and to expand its existing Indy hub over the next 7-years, brings us a wonderful opportunity to serve many new members. The combination of full and part time jobs resulting from our sponsor company's growth is projected to reach over 1,000.

Our local staff is committed to helping existing and potential FedEx team members and their families achieve their best financial life possible. The difference we make to your bottom line is real - the cumulative result of lower loan rates, reduced fees, higher deposit returns, and discount programs. Membership is an exclusive perk well worth reminding your friends and family about!

Indianapolis Branch

6311 Airway Dr. #100

Airway Dr.

FedEx Employee Parking

S. High School Rd.

Only 3 minutes away!

800-228-8513

FECA **INDY**
We are a proud sponsor of
The Indiana State Fair

60 DAYS NO PAYMENT

On New and used auto loans
May 1 - June 30

Some restrictions apply.
See fecca.com for details.

Q1 EMPLOYEES OF THE MONTH:

Congrats to these superstars, whose teammates nominated them for their outstanding performance:

JANUARY



Brian Hewitt
HQ Branch Teller

FEBRUARY



Jeanette Williams
Collierville Branch
Manager

MARCH



Chelsea Byrd
Contact Center
Representative

MONEY MARKETS

Haven't taken advantage of our new, higher Money Market rates? Review the basics and benefits of these accounts to see if they're a fit for you.

Who should open a Money Market?

Anyone considering opening a savings account would do well to consider a Money Market account. Money Market accounts have higher deposit and balance requirements than other deposit accounts but they offer higher interest rates with the added bonus of check-writing privileges. You can open a FECA Money Market account with as little as \$5,000.

In what situations do Money Markets make particular sense?

- If you want an account that earns more interest than traditional savings and checking, but that's more liquid than a share certificate: Money Markets are a happy medium between checking or savings accounts that are easy to access but have no or low-interest, and share certificates that have a bit more interest but no debit card or check writing privileges.
- If you aren't willing to part with your money for as long as a share certificate would require: Share certificates may give you a better return, but you'll have to keep your hands off your money for the entire term. Money Markets, on the other hand, don't have a set maturity date.
- If you want the ability to write a few checks: Unlike certificates and savings accounts, Money Markets give you check-writing ability so you can access your money quickly. And while many institutions limit you to 6-transactions/month, FECA Money Market accounts have no check-writing limit!

What funds are best for a Money Market?

Our Money Market account can be used as your every day checking account - thanks to unlimited check-writing privileges. They're also ideal for the following savings funds:

- Money you've earmarked for upcoming investments (or have received from the sale of recent investments)
- A windfall, such as a work bonus
- Savings for a home down payment
- Money that you tap for occasional home repairs or renovation
- Funds you maintain as the conservative cash portion of your retirement portfolio
- Balances you maintain for emergency expenses

Save money and earn higher yields while enjoying the conveniences of a checking account.

A money market account is not a money market fund (an investment that could lose value if the market falls). FECA's accounts are backed by the NCUA up to \$250,000 per depositor. We purchase additional insurance from ESI to provide you a total coverage of \$500,000.

HIGHER MONEY MARKET RATES

BALANCE	APY
\$5,000-\$49,999	0.50%
\$50,000-\$99,999	0.75%
\$100,000+	1.00%

Rates are Annual Percentage Yield (APY). Rates subject to change. Restrictions apply. See fecca.com for details.

SECURITY TIPS

ATM skimming - or using a device to steal card information - is getting more sophisticated.

Older devices are relatively easy to spot: about the size of a deck of cards, they fit over an ATM's existing card reader, with a hidden camera somewhere in the vicinity to record PINs. New devices are thin as a credit card and can be stashed deep inside a machine. They slide into the slot and down, and are not easily detectable. What can you do to protect yourself? Practice these security measures before using your card:

Check for signs of tampering: Examine the ATM card reader, and even try to wiggle the card slot; if it fits poorly, is loose, or moves at all you should use a different machine. If you use the same ATM regularly, and notice anything different on a particular visit (different colors or materials, graphics that aren't aligned correctly, or anything else that doesn't look right) don't use that ATM.

Protect your info: Always assume someone is watching. Cover the keypad with your hand whenever you enter your PIN. Obtaining the PIN is essential for older skimming devices, since criminals can't use the stolen magnetic stripe data without it.

Stay vigilant: Be sure to keep an eye on your debit and credit card transactions. Check your account statements frequently, at least once a week. Report any theft to your card issuer (for credit cards) or financial institution as soon as possible.

CLOSINGS

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

2ND QUARTER HOLIDAY CLOSINGS:
May 28 - Memorial Day



YOUTH SHOWCASE

ALL DAY EVENT | FRIDAY, APRIL 13
Visit Your Local Branch

Visit fecca.com for details.

elements
of money

M3
MONEY CLUB

FedEx Employees
Credit Association