

NEWSLETTER

From the CEO:

As 2018 draws to a close and we look to the New Year, we feel both grateful and inspired by this year's accomplishments and energized by the goals we hope to achieve in 2019. Three particularly significant Q1 projects involve our branches. Our LA relocation project, long in the works, is slated for completion this month. We are excited to be moving to 2333 Utah Avenue in January. We're pleased to continue sharing space with FedEx Express in LA and to be in such close proximity to one of their busiest hubs.

Also in Q1 will be the opening of our Dallas/Fort Worth branch at 2421 Westport Parkway. We couldn't be happier to enter this new market! Texas is an important location for us and we are

eager to grow and serve FedEx workers and their families in the vibrant communities of the Dallas/Fort Worth area. Stay tuned, check our website, and follow us on social media for the latest news and updates on these two openings.

Finally, we are expanding our HQ location to accommodate our growing backoffice team. The tremendous membership growth we experienced in 2018 required almost every department to add staff to keep pace.

We send you all best wishes for good health and prosperity in 2019. We are grateful for the honor of serving you and thank you for continuing to choose us for all your financial solutions!

Jara

OPENING IN 2019



**FedEx Employees
Credit Association**

ANNUAL MEETING

Our annual meeting is a huge part of what makes us different.

Our Annual Meeting is actually the annual meeting of our membership. It is at this meeting that you, our members, get to choose our volunteer Board of Directors and hear about the plan our leadership has for the year. You have the opportunity to ask questions, voice your opinions, and be involved in

making us better!

Come meet our Board of Directors, our CEO and management team, as well as our branch and contact center staff at our 44th Annual Meeting - Wednesday, February 20, 5:00pm at 2731 Nonconnah Blvd., Memphis, TN

We are beginning the 2019 election process for three 3-year-term Board positions. Steven Griffin, Tom Norton, and Richard Moses have been selected by the nominating committee for the open positions. Nominating committee members are Lea Caraway, Wayne Morris, and John Rutkauskas.

Steven Griffin has been a member of our Board of Directors since October 2007. He has been with FedEx for 23 years, and is currently Vice President of Transportation at FedEx Ground. He has over 35 years' experience in the transportation industry. Steven received a B.S. in Economics from Morehouse College and a MBA from Boston University.

Tom Norton is a Sr. Manager of Real Estate/Properties/Safety with FedEx Trade Networks and has been an employee

with FedEx since 1995. He has been involved in residential, commercial and corporate real estate for the last 45 years. 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. His most recent position 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.

In the event there is only one nominee per position, the election will not be conducted by ballot. There will be no nominations from the floor.

Any active FECA member over the age of 18 with no criminal conviction involving dishonesty or breach of trust may submit a petition package.

The petition package is available at our HQ location, 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, 2019.



Got the FECA app?



TAX TIME: how to choose a tax preparer

Your tax return is your most financially sensitive document. Picking a good, reputable tax professional is as important as picking a doctor.

Add to that the threat professional tax advisers face from fraudsters, scammers and hackers using false identities to steal returns and finding a reputable tax preparer become all the more urgent.

Be rigorous when looking for a tax professional, following these basic tips:

START WITH THE IRS. The IRS requires any paid tax preparer – CPAs, attorneys, enrolled agents, actuaries - to have a preparer tax identification number, or PTIN. Preparers with PTINs are listed in the online IRS directory.

DO YOUR HOMEWORK. While a PTIN authorizes someone to prepare tax returns, it's not an IRS endorsement. You should still check with the Better Business Bureau, state accountancy board and bar association to research accountants and attorneys for possible complaints.

ASK LOTS OF QUESTIONS. Keep in mind, there are only 5 states that have competency standards for tax preparers (California,

Connecticut, Maryland, New York and Oregon). Just because someone has an accounting degree or a specialty in tax law doesn't necessarily mean you'll get the best tax advice. Ask about their background and experience to determine if their skills match your needs. Some questions to ask: Are they up on the latest tax code changes? Can they provide references? If you are audited or your return is rejected, will they be there for you?

AVOID PROMISES OF FAT REFUNDS. Be suspicious of anyone who says they can get you a big refund before they've even looked at your income and financial situation. Consider such promises a red flag, signaling that they just want to get your business.

SEE IF THE TAX PRO CAN FILE YOUR RETURN EARLY. The earlier you file, the less time cyber thieves have to file a bogus return and claim a refund under your name.

REVIEW YOUR RETURN BEFORE IT'S FILED. No matter how high your confidence in your tax professional, never sign a blank return. Check your return to see if the income numbers match your W-2 forms and if all exemptions and information is accurate.

FREE TAX PREP OPTIONS

IRS-certified volunteers are available through 2 programs. Visit [irs.gov](https://www.irs.gov) for more info.

VITA (Volunteer Income Tax Assistance) program. Free tax help to people who generally make \$54,000 or less, persons with disabilities and limited English speaking taxpayers who need assistance in preparing their tax returns.

TCE (Tax Counseling for the Elderly) program. Free tax help targeted to those who are 60 years and older, specializing in questions about pensions and retirement-related issues unique to seniors.

Q4 EMPLOYEES OF THE MONTH



ERIC PRYOR
Lending Manager



LYNNITA WRIGHT
Membership Center
Supervisor



MARIA SCHUSTER
Risk Representative

CLOSINGS

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

1st QUARTER HOLIDAY CLOSINGS

New Year's Day
MLK Day
President's Day

 DID YOU KNOW?

You can find
SURCHARGE FREE
ATMs
in your area by texting
91989
with your zip code



We came. We gave. We care.

2018 Volunteering & Sponsorships



BRANCH LOCATIONS

Main Branch
2731 Nonconnah Blvd.
Memphis, TN 38132

FedEx World Headquarters
3670 Hacks Cross Rd., Bldg. G
Memphis, TN 38125

Indianapolis, IN
6311 Airway Dr., Ste. 100
Indianapolis, IN 46241

Los Angeles, CA
2333 Utah Ave.
El Segundo, CA 90245

Cordova, TN
8195 Dexter Rd., Ste. 101
Cordova, TN 38016

FedEx World Tech Center
50 FedEx Pkwy.
Collierville, TN 38017

Harrison, AR
2200 Forward Dr.
Harrison, AR 72601

Pittsburgh, PA
1000 FedEx Dr.
Moon Township, PA 15108

COMING SOON . . . 2421 Westport Pkwy., Fort Worth, TX