

# NEWSLETTER

## From the CEO:

Last summer, when every day seemed to present new challenges, fears, and frustrations, Dolly Parton released her song When Life Is Good Again. Lately, I've thought one stanza especially seems especially relevant:

*We've been brought to our knees  
We've been so ill at ease  
There are no guarantees  
But you know life goes on  
This too shall pass away  
Bring new and different days*

We have, indeed, been “brought to our knees”, in many ways. But this too – slowly, carefully, and cautiously – is starting to pass. As it does, know that we are here to help you get back to a better version of “Normal.”

In this newsletter, you will find information on our car buying service partners, and our financial planner service. We hope these help you as we all start to live a life that is good once again.

*Jara*



# Finding your next vehicle

FECA has multiple ways to help you drive away in your next vehicle.

FedEx Employees Credit Association helps our members easily find, and purchase, their next vehicle. Our partnership with one of our trusted car buying services help lessen some of the stress of purchasing. You find the perfect vehicle, and our relationship with these dealers will help put the keys in your hand as quickly as possible.



## Enterprise Car Sales

Enterprise is an expert in various vehicle models, as they buy more vehicles for their rental fleet than anyone else. After one year, low-mileage, recent-model cars, SUVs, trucks and vans that have been meticulously maintained and rigorously inspected are available for purchase.

Enterprise vehicles are consistently priced lower than market price, and Kelly's Blue Book Value, making a purchase more cost effective. The competitive price you see is the price you get.



## TrueCar

TrueCar gives you access to an extensive selection of new, and pre-owned vehicles for sale across the US. After selecting your options, TrueCar searches their Certified Dealers for actual cars that best match your selections, plus see what others paid for similar cars.

You get an upfront, personalized price from a dealer online, including manufacturer incentives and discounts. You know what you'll pay for your new car before you head to the dealership.

For more info, visit [fecca.com/car-buying-services](https://fecca.com/car-buying-services)



# Your shopping process should start with FECA

Start your auto buying loan experience at FECA, not at the dealership.

When shopping for a vehicle, your first step should be to contact the FedEx Employees Credit Association. By getting an auto loan pre-approved, and financing directly through FECA, you'll get a fair rate, a simpler loan application, and a smoother closing than when talking financing at a dealership.

Financing your vehicle with FECA benefits you because our mission is to best serve you. You'll be working with one of our friendly representatives in a no-pressure setting. We'll work out your budget to determine how much you can comfortably pay each month toward your vehicle. Knowing your pre-approved loan amount can help you avoid making decisions under pressure you might later regret.

Also, by using one of our car-buying partnerships, we can quickly connect your pre-approved loan to your new vehicle, streamlining the paperwork involved in the final purchasing process.

Get pre-approved today at [fecca.com/auto-loans](https://fecca.com/auto-loans)



Most importantly, our loan rates are consistently lower than most banks and won't be marked up by a dealership. Whether you're shopping for a new or pre-owned vehicle, FECA has the financing to help you get the vehicle you want. Our low-rate auto loans are great for both new and used vehicles. We also offer auto loan refinancing options.

## NEW AUTOS

- Less than 1 year old / less than 15,000 miles
- Finance up to 100%\*
- \$24,999 and below - terms up to 60 months
- \$25,000-\$29,999 - terms up to 72 months
- \$30,000+ - terms up to 84 months

## USED AUTOS

- Maximum of 10 years / 100,000 miles
- Finance up to the NADA retail value\*
- \$24,999 and below - terms up to 60 months
- \$25,000-\$29,999 - terms up to 72 months
- \$30,000+ - terms up to 84 months

\* plus tax, title, and license fees.

## EMPLOYEES OF THE MONTH



**BARRY MITCHELL**  
Head UBR



**SALLY KLOEK**  
UBR



**ERIC APPLEBAUM**  
Credit Risk Rep

## FECA Financial Advisor

The FedEx Employees Credit Association has been pleased to bring the FECA Financial Advisor Program to you with our Financial advisor, Keenen Leake. Keenen offers financial planning such as saving, budgeting, retirement, insurance and investment services to our members and their family.



If you are purchasing a car, just beginning a family, paying for a child's education, or nearing retirement, our Financial Advisor program is designed to help you adjust to meet 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, or visit the FECA Financial Advisor section on our website at your convenience.

To schedule an appointment with Keenan, simply visit us at [bit.ly/FECAadvisor](https://bit.ly/FECAadvisor).

**Q2 HOLIDAY CLOSINGS**  
Monday, May 31, Memorial Day

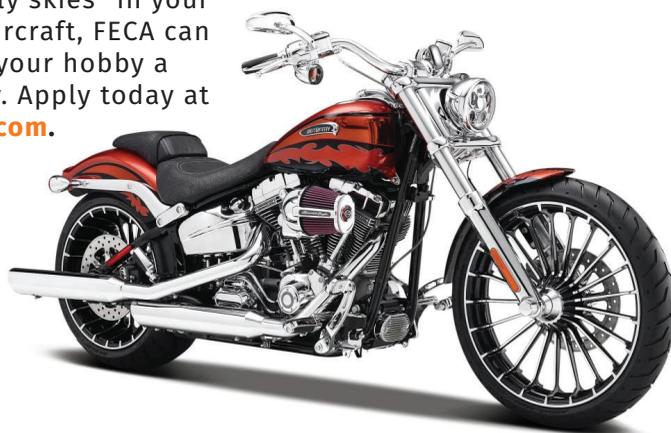


## We finance more than cars and trucks

**Dream of hitting the open road, sky, or sea on your own set of wheels, wings, or sails?**

Make FECA your one-stop shop for nearly all of your recreational vehicle financing needs. We've got financing options to help you make the ownership leap into a recreation vehicle. We'll help you get the best financing possible, whether the vehicle you want is new or pre-owned.

No matter if you're in the market for a fishing boat or a yacht, a scooter or a chopper, a pop-up camper or a Class-A minibus, or you just want to "fly the friendly skies" in your own aircraft, FECA can make your hobby a reality. Apply today at [fecca.com](https://fecca.com).



## 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

Check [fecca.com](https://fecca.com) for available branch locations and hours.



[fecca.com](https://fecca.com) • 800-228-8513 • 901-344-2500

