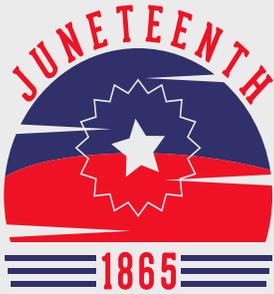


FAA Federal Credit Union

**FAA<sup>st</sup> TIMES****UPCOMING HOLIDAY CLOSINGS****MEMORIAL DAY**

Monday, May 27

**JUNETEENTH**

Wednesday, June 19

**INDEPENDENCE DAY**

Thursday, July 4

**FINANCIAL HIGHLIGHTS****SHARES**

\$106,078,731

**LOANS**

\$49,282,978

**ASSETS**

\$123,893,125

**MEMBERS**

8,242

**MEMBER EQUITY**

\$15,818,776

As of March 31, 2024

www.faafcu.org

**CELEBRATE YOUR GRADUATE**

It's the time of year that's full of pomp and circumstance! What better way to celebrate your graduate than with a Collegiate Visa credit card from their credit union? We can't think of anything more rewarding.

**Collegiate Visa Card Benefits:**

- Helps establish credit
- No annual fee
- \$500 credit limit
- 25-day grace period on purchases
- Competitive rate
- Purchasing power around the globe

The gown is pressed, and the tassel is ready to be turned. All you need is that perfect gift for celebrating. Contact us to get your graduate started off on the right financial track after they receive that diploma.

*\*subject to credit approval; certain restrictions apply; rates & terms based on credit worthiness*



## SKIP INTO VACATION

Whatever your plans are for the vacation months ahead, **Skip-A-Payment** can help with extra cash when you need it most. Did you know that the **Skip-A-Payment** option is now available online via the mobile app and online banking? Once logged in to your account, select a loan suffix to see if you qualify. The **Skip-A-Payment** program allows you to have extra funds for vacation, to shop, catch up on bills, or for anything else you need.

*\*Skip-A-Payment does not apply to mortgage or Visa card loans*

**LET US PAY YOU - REALLY HIGH DIVIDENDS!**

Keep all of your money and earn even more of it with the help of a free, high-dividend Dividends Plus Checking account. Rather than charge you pesky monthly service fees, we flip the script and pay you — really high dividends. But that's not all. Use any ATM like it's your ATM — around the corner or across the country. FAA FCU will refund your ATM fees, nationwide. **Check out all of the benefits you'll receive with this account:**

- 3.52% APY\* on balances up to \$10,000
- 3.52% to 0.26% APY on balances over \$10,000 depending on balance in account
- 0.05% APY\* if qualifications aren't met
- No monthly service fee
- ATM fee refunds nationwide (up to \$25 monthly)
- No minimum balance to earn rewards
- Unlimited check writing
- Free online banking & bill pay
- Free mobile banking
- Free E\*Statements
- Free FAA FCU debit card
- Just a \$25 minimum deposit to open

*\*Dividends Plus Checking requirements during each Monthly Qualification Cycle: 1) a minimum of 12 debit card purchases post to the Dividends Plus Checking, 2) you receive monthly eStatements for the account; 3) the account is subject to at least one preauthorized ACH debit or bill payment transaction, and 4) you must access Online Banking at least once. One reward checking account per member. Not available for Business accounts. Qualification Cycle is the first day of the month until the last day of the same month.*

# Create Your Summer Oasis

**The equity in your home can help complete your to-do list!**

Summer is so close and completing that summer to-do list you've been dreaming about could be closer than you think! Updated landscaping, a pool addition, new backyard kitchen, painting the interior and exterior of your house? Whatever your to-do list looks like, the equity in your home could help you complete all of your projects and make that dream a reality.

**Home Equity Loans** are available to our Texas, Mississippi, and Tennessee members. **Home Equity Lines of Credit** are available to our Tennessee and Mississippi members. Both come with competitive low rates, budget-friendly repayment terms, no pre-payment penalties, and local decision-making and processing.

**Blow up those rafts and grab the burgers to fire up on the grill – we're ready! Contact a loan officer today to start the process.**

*\*financing rates and terms based upon credit worthiness, and amount financed*



## LOCATIONS

**CENTENNIAL**  
7974 Centennial Dr.  
Memphis, TN 38125

**WOLFCHASE**  
8082 Rockcreek Cove  
Cordova, TN 38016

**FAA MEMPHIS CENTER\***  
3229 Democrat Rd.  
Memphis, TN 38118

**OPERATIONS\***  
3920 Whitebrook Dr.  
Memphis, TN 38118

**FAA HOUSTON CENTER\***  
16600 JFK Blvd.  
Houston, TX 77032

**TUPELO - MAIN**  
3182 Tupelo Commons  
Tupelo, MS 38804

**TUPELO SOUTH**  
901 South Gloster St.  
Tupelo, MS 38801

**FAAst Branch**  
Internet Banking 24/7  
WWW.FAFCU.ORG

\*Employees Only Branch

For more branch information,  
call 1-800-346-0069.



**QUESTION, COMMENT, CONCERN?**

Please contact our board chairman at:  
emailthechairman@gmail.com

## ANOTHER DAY, SAME OLD SCAMS

You work hard for your money and so do scammers. Watch out for these common scams.

- **Social Security Scams** - Scammers pretend to be from the Social Security Administration to get your Social Security number or money.
- **IRS Scams** - Scammers call, pretending to be from the IRS, and say they're filing a lawsuit against you for back taxes.
- **Phishing Scams** - Scammers use email or text messages to trick you into giving them your personal information.
- **Fake Check Scams** - Scammers ask you to deposit a check for more than you are owed and want you to send some of the money to another person.



### BOARD OF DIRECTORS

Chris Syriac - Chairman  
Drayton Berkley - Vice Chairman  
Robert White - Secretary  
Vaughn Howell - Treasurer

Matt Briggs - Director  
Samantha Haugle - Director  
James Hofmister - Director

### SUPERVISORY COMMITTEE

Pat Garety - Chairman  
Anthony Washington  
Drayton Berkley - Board Liaison  
Randy Bailey - Secretary

### MANAGEMENT

Angie Vajdak - President & CEO

[www.faafcu.org](http://www.faafcu.org)