

FAA Federal Credit Union

FAAst TIMES**UPCOMING
HOLIDAY CLOSINGS****LABOR DAY**

Monday, September 1

COLUMBUS DAY

Monday, October 13

VETERANS DAY

Tuesday, November 11

**FINANCIAL
HIGHLIGHTS****SHARES**

\$105,549,788

ASSETS

\$127,028,569

LOANS

\$45,487,991

MEMBER EQUITY

\$20,828,286

MEMBERS

7,901

As of June 2025

www.faaacu.org**FROM THE CEO'S DESK:
PREPARING FOR A SUCCESSFUL
BACK-TO-SCHOOL SEASON**

As summer winds down and a new school year approaches, it's the perfect time to reset your routine, not just academically, but financially, too. Whether you're preparing your child for their first year of college, managing school supply lists or heading back to school yourself, FAA Federal Credit Union is here to help you start the year off on the right financial foot.



We understand that education is one of the most important investments you can make. That's why we've designed a variety of financial products and services to support you and your family throughout the school year and beyond.

For students heading to college, our Collegiate Visa Credit Card is a smart way to begin building credit safely and responsibly. With no annual fee and spending limits designed for students, it's a great first step toward financial independence. It can be used for everyday purchases like books, school supplies, or meal plans, all while helping students establish a strong credit history.

If transportation is on your checklist, we offer affordable auto loans with competitive rates and flexible terms. Whether you're buying your student's first car or upgrading your own for the school commute, we make the process simple and budget-friendly. Find your next ride at faafcu.org with EZ Auto Search, our online shopping tool.

Back-to-school can come with surprises such as laptop repairs, sports equipment, or those never-ending extracurricular fees. A personal loan can help you manage those one-time or unexpected costs with manageable payments and no hidden fees. Apply online or stop by one of our branches. Our loan officers are ready to help tailor a solution that fits your budget.

As the school year begins, it's a great time to refocus on your savings goals. Whether you're opening a first savings account for a young student or putting away money for future expenses, we offer a variety of savings accounts designed to help you meet your goals. Starting now can make a world of difference for your financial future. One simple way to take control of your finances during this busy season is by setting a back-to-school budget. Sit down as a family and list all anticipated expenses, from supplies and clothing, to extracurricular fees. Our mobile banking tools can help you track your spending, set alerts, and stay on top of your goals in real time.

At FAA Federal Credit Union, our mission has always been to support our members through every stage of life. Education is a journey and we're proud to be a partner in yours. From flexible financing options to helpful tools and resources, we're committed to empowering you and your family with financial confidence this school year.

Here's to a great school year filled with success, savings and smart financial choices!

Warm Regards,

Angie Vajdak

Angie Vajdak, CEO
FAA Federal Credit Union



College Bound? Send them off in Style!

Sending them off to college? We've got the ride covered. As your student heads off to college, reliable transportation can make all the difference — whether it's commuting to class, traveling home for the holidays, or managing a new routine.

At FAA Federal Credit Union, we're here to help parents make the transition smooth with affordable auto loan options designed just for this milestone moment.

Enjoy:

- ✓ Competitive rates
- ✓ Flexible terms
- ✓ Fast, friendly service
- ✓ Peace of mind as they hit the road

Let us help your family stay connected — one mile at a time. **Apply today (www.faafcu.org) or talk to one of our loan specialists to learn more!**

**subject to credit approval; certain restrictions apply*

Make the Grade with Smarter Savings!

Sharpen your finances this season with our limited-time **Certificate Special** at FAA Federal Credit Union!

 **Earn 3.20% APY***

 **7-Month Term**

 **Safe, Guaranteed Growth**

Just like new pencils and fresh notebooks, this certificate is a smart move to kick off the school year right. Whether you're saving for tuition, tech upgrades, or a future goal — let your money study up and work for you! **Stop by or call today to lock in this A+ rate — it won't last long!**

*APY=Annual Percentage Yield; Rate accurate as of 7/28/25; other rates & terms available; minimum \$1,000; maximum \$100,000 per member; at maturity, certificate may be redeemed or renew as a certificate with a 6 month term at the current rate on the date of renewal; early withdrawal penalties apply; \$50 or 180 days of interest, whichever is greater; penalty could reduce principal

New School Year, New Home? We're Ready When You Are!

Whether you're upgrading for more space, moving closer to a great school district, or buying your very first home — FAA Federal Credit Union is here to help you make the move with confidence.

With our **affordable mortgage loan options**, you'll get:

- ✓ Competitive rates
- ✓ Local, personalized service
- ✓ Quick approvals

Start the school year off in a home you love. **Apply today and let us walk you home!**

**loans subject to credit approval; certain restrictions apply; rate & terms based on credit worthiness*

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

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