

FAA Federal Credit Union

**FAA<sup>st</sup> TIMES****UPCOMING  
HOLIDAY CLOSINGS****MARTIN LUTHER KING, JR. DAY**

Monday, January 19

**PRESIDENTS DAY**

Monday February 16

**MEMORIAL DAY**

Monday, May 25

**FINANCIAL  
HIGHLIGHTS****SHARES**

\$103,950,834

**LOANS**

\$45,487,938

**ASSETS**

\$127,473,178

**MEMBERS**

7,756

**MEMBER EQUITY**

\$22,299,393

As of November 30, 2025

[www.faafcu.org](http://www.faafcu.org)**QUESTIONS, COMMENTS,  
CONCERNS?**Please contact our board chairman at:  
[emailthechairman@gmail.com](mailto:emailthechairman@gmail.com)**A MESSAGE FROM OUR CEO**

As we welcome a new year, I want to take a moment to personally thank you for your membership. Your trust and loyalty mean everything to us, and we are truly grateful for the opportunity to serve you.

This past year we made several improvements to enhance your experience with us. We launched a refreshed website designed to make information easier to find and services simpler to use. For members shopping for their next vehicle, we introduced EZ Auto Search, a convenient online tool that lets you browse local inventory and compare options right from home. We also updated our loan protection offerings, giving you access to expanded debt protection coverage for added peace of mind.

Another area we've continued to focus on is fraud prevention. Scams have become more sophisticated, and protecting your financial information remains one of our highest priorities. We've strengthened our security tools, enhanced account monitoring, and shared more educational resources to help you stay informed. This year, we introduced 3-D Secure on both credit and debit cards, an added layer of authentication that helps keep your online purchases safer. If you ever have a question or sense something isn't right, please reach out, we're here for you.

Looking ahead, we are optimistic and excited about what's to come. With the economy showing signs of improvement and rates expected to ease, 2026 offers a valuable opportunity to secure more affordable financing. Whether you're buying a new home, purchasing a vehicle, or consolidating debt, we offer competitive loan options and personalized support to help you take the next step with confidence.

We remain dedicated to offering reliable service, competitive products, and the personal attention that sets credit unions apart. Most of all, we are grateful to serve you and to be part of your financial journey.

From all of us here, we hope you had a wonderful holiday season and wish you a happy, healthy New Year.

Sincerely,

*Angie Vajdak*

Angie Vajdak, CEO

FAA Federal Credit Union

**DISCOVER THE POWER OF A  
HOLIDAY CLUB ACCOUNT**

The holidays may feel far away in January, but they always seem to arrive faster than expected. Between gift-giving, family gatherings, travel, and seasonal surprises, costs can add up quickly. Our Holiday Club Account helps you avoid the stress of last-minute budgeting by allowing you to save a little each month so you can shop confidently starting in October when the funds are automatically made available.

**WHY MEMBERS LOVE THE HOLIDAY CLUB ACCOUNT**

- Build savings effortlessly: Set up automatic transfers and watch your holiday fund grow week by week.
- Avoid holiday debt: Saving throughout the year means less reliance on credit cards when October arrives.
- Funds available right on time: Your balance becomes available each October—just as holiday shopping begins.
- Low-pressure, high-reward saving: Even small contributions add up and make a big difference at the end of the year.

To get started or learn more, visit any FAA Federal Credit Union branch, give us a call, or visit our website ([www.faafcu.org](http://www.faafcu.org))—we're here to help you make this your most financially prepared year yet!

## MAKE 2026 YOUR YEAR WITH THE RIGHT FINANCIAL TOOLS

A new year is the perfect time to tackle new goals—and FAA Federal Credit Union is here to help you make the most of 2026. Whether you're shopping for a car, buying a home, or looking for a credit card with a competitive rate, we're the place to do your business.

### Auto Loans Made Easy

Ready for a new ride? Our auto loans offer competitive rates, fast approvals, and flexible terms—plus the personalized service you expect from your credit union.

### Mortgage Options for Every Stage

From first-time buyers to refinances, our mortgage team is committed to guiding you smoothly through the process. With great rates and local support, we make homeownership feel attainable. Fill out the mortgage loan inquiry online at <https://faafcu.org/home-mortgage/>.

### Credit Cards That Work for You

Our FAA FCU Visa® Credit Cards keep things simple with great low rates, no hidden fees, and strong fraud protection. It's the smart choice for everyday spending.

### Partner With the Credit Union That Puts You First

Whatever your financial goals are this year, FAA Federal Credit Union is here to move you forward—one smart decision at a time.

loans subject to credit approval; certain restrictions apply; rates and terms based on credit worthiness



## Nomination by Petition

As per the bylaws of FAA Federal Credit Union (FAAFCU), notice is hereby given that nominations for board vacancies may also be made by petition signed by 1% of the voting members with a minimum of 20 and a maximum of 500. All nominees made by petition must submit concurrently a brief statement of qualifications and a signed agreement, in a form acceptable to the board, stating both their willingness to be nominated and to serve if elected. Nominations by petition will be closed as of February 11, 2026.

The election will be held by electronic device as outlined in the FAAFCU bylaws. Additionally, the election will not be conducted by ballot and there will be no nominations from the floor when the number of nominees equals the number of positions to be filled.



## 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](http://WWW.FAFCU.ORG)

\*Employees Only Branch  
For more branch information,  
call 1-800-346-0069.

## A SMART SAVINGS MOVE FOR 2026

Kick off 2026 on the right financial foot with our **Limited Time Certificate Special**. This is your opportunity to lock in a strong, guaranteed rate and watch your savings grow steadily throughout the year.

Whether you're building a savings cushion, preparing for a future purchase, or simply ready to make a confident financial move, this limited-time offer is a perfect way to gain momentum in the new year.

Don't wait—this special won't last long. Visit any branch or give us a call to open your Share Certificate today and make 2026 a year of smart savings and steady growth.

\*APY=Annual Percentage Yield; Rate accurate as of 12/31/25; other rates & terms available; minimum \$1,000; maximum \$100,000 per member; at maturity, certificate may be redeemed or will automatically renew as a certificate with a 6-month term at the current rate on the date of renewal; early withdrawal penalties apply; \$50 or 90 days of interest, whichever is greater; penalty could reduce principal.



## TENNESSEE CREDIT UNION LEAGUE PROVIDES \$40,000 IN FREE GROCERIES STATEWIDE

In celebration of the holiday season, the Tennessee Credit Union League organized a statewide grocery giveaway to support families across Tennessee. The initiative provided approximately \$40,000 in free groceries at 28 grocery store locations, bringing holiday relief to hundreds of shoppers.



More than 200 credit union employees volunteered their time to participate in the effort, representing credit unions from across the state. Among them were four employees from FAA Federal Credit Union—Daphne, Latia, Alycia, and Renee—who assisted at various Kroger stores. Their efforts, along with those of volunteers statewide, helped ensure that the giveaway ran smoothly and that shoppers received a meaningful and timely holiday surprise.

The Tennessee Credit Union League's Thanksgiving grocery giveaway reflects the credit union movement's long-standing commitment to community support and cooperation. Through collaborative events like this, credit unions continue to demonstrate the positive impact they can make for the people they serve.

### BOARD OF DIRECTORS

Chris Syriac - Chairman	Matt Briggs - Director
Drayton Berkley- Vice Chairman	Samantha Haugle - Director
Robert White - Secretary	James Hofmister - Director
Vaughn Howell - Treasurer	

### SUPERVISORY COMMITTEE

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

### MANAGEMENT

Angie Vajdak - President & CEO

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