

FAA Federal Credit Union

FAAst TIMES**UPCOMING
HOLIDAY CLOSINGS****MEMORIAL DAY**

Monday, May 25

JUNETEENTH

Friday, June 19

INDEPENDENCE DAY

Friday, July 3

LABOR DAY

Monday, September 7

**FINANCIAL
HIGHLIGHTS****SHARES**

\$105,941,937

LOANS

\$44,373,065

ASSETS

\$130,251,587

MEMBERS

8,242

MEMBER EQUITY

\$23,131,131

As of February 28, 2026

www.faafcu.org**40 YEARS OF SERVICE, A STRONGER FUTURE:
A MESSAGE FROM OUR CEO**

As I reflect on my 40 years with FAA Federal Credit Union, my heart is filled with gratitude. Four decades of service have shown me that while technology and times change, the core purpose of our credit union—serving you—remains the same. I've had the privilege of working alongside some of the most dedicated staff and volunteer leaders imaginable, but more than anything, it's you, our members, who have made this place what it is today.

To everyone who joined us at the Annual Meeting on March 27, 2026, in Tupelo, thank you, and for those who couldn't make it, I'd like to share a brief recap of the highlights.

2025 was a strong and successful year for our credit union. We achieved record net income and continued to grow in ways that strengthen our ability to serve our members. Total assets increased to \$126.8MM, and members' equity also grew, resulting in a strong capital ratio that keeps our credit union safe, stable, and well-positioned for the future.

Beyond our financial strength, we remained focused on enhancing the experience for our members.

During the year we launched a new website designed to make banking easier and more accessible. We also introduced EZ Auto Search to help members find and finance their next vehicle, added Debt Protection options on loans, and implemented new security features, including 3D Secure and multi-factor authentication to help keep member accounts safe.

If you'd like the full details, stop by any of our branches and grab a copy of the Annual Meeting report. I'd love for you to see the complete picture. And as the economy begins to improve, I encourage you to take a closer look at our current rates.

None of this happens without your trust. Thank you for letting me serve you for 40 years, and here's to many more to come.

Warm regards,

Angie Vajdak

Angie Vajdak

**YOUTH MONTH IS HERE:
GIVE THEM A \$25 HEAD START**

April is Youth Month, and at FAA Federal Credit Union, we're celebrating by helping our youngest members take their first steps toward a strong financial future.

This month, we're proud to introduce The \$25 Head Start—a special promotion designed to encourage smart saving habits early.

When you open a new youth account for a child or teen (ages 0–18) during the month of April, we'll match their initial deposit dollar-for-dollar, up to \$25.

It's a simple way to turn their first deposit into something even more meaningful.

*New youth savings accounts (ages 0–18) only. Match of initial deposit at account opening, up to \$25. Bonus deposited within 10 days. Accounts closed within 180 days are assessed a \$25 account closed service charge. Membership eligibility required. Minimum \$5 initial deposit. Valid April 1–30, 2026.

FAMILY MEMBERS WANTED!

FAA Federal Credit Union is a member-owned, cooperative financial institution that prioritizes serving members rather than maximizing profits. NCUA eligibility rules ensure our members share a common bond, whether through community, occupation, association, or family.



We want you to know our rules for eligibility allow immediate family members - including spouses, children, parents, grandparents, and siblings - of current members to join, expanding access through familial ties.

Spring Into Homeownership

Spring is the perfect time to start your home search, and FAA Federal Credit Union is here to help every step of the way. Whether you're buying your first home, upgrading, or refinancing, we offer competitive rates, flexible terms, and personalized service to make the process simple and stress-free.

Get pre-approved, shop with confidence, and move forward knowing you have a team you can trust. Let's get you home. Visit www.faafcu.org or stop by your local branch to get started.

**mortgage loans subject to credit approval; certain restrictions apply*

PACK YOUR BAGS—AND YOUR FAA FCU VISA

Vacation planning season is here, and the right credit card can make your plans even better. With FAA Federal Credit Union's Visa options - including our Platinum Rewards, Platinum, Collegiate, and Secured cards - you'll enjoy the convenience, flexibility, and security you need wherever your travels take you. From earning rewards to building credit or managing everyday purchases, we have a card designed to fit your lifestyle.

This travel season, don't just plan the trip—make the most of it. Take your FAA FCU Visa along for the ride. Visit www.faafcu.org or stop by your local branch to learn more.

**subject to credit approval; certain restrictions apply*



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*

PO Box 520
Cordova, TN 38088

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