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WINTER 2024

TEXAS OUTLAWS ARENA

Soccer Sponsorship



AMERICA'S CU IS PROUD TO BE THE LONE STAR SPONSOR OF THE TEXAS OUTLAWS TEAM THIS SEASON!

The Texas Outlaws have established themselves as the most successful MASL program in the State of Texas since their debut in 2019. In the previous season, they proved their dominance by being the sole Texas team to advance to the Western Conference playoffs. Their players showcased exceptional skills, resulting in numerous league records. Moreover, many of their talented players were chosen to represent the U.S. Men's National Indoor Soccer Team, Futsal, and Mini Football Team on a global scale, proudly representing the USA.



Scan here to review the schedule
We look forward to seeing you at the games!

CELEBRATING

90 Years

1934-2024



90 YEARS. ONE PURPOSE.

This year, we will be celebrating 90 years of service! Watch out for event dates and details to come in Spring '24.



Federally Insured
by NCUA



FROM THE PRESIDENT

HAPPY NEW YEAR!

I am filled with gratitude and reflection, looking back on the remarkable journey we've shared throughout 2023.

The past year has been one of growth and resilience. We've navigated challenges together and celebrated successes that have strengthened our bond as a credit union family.

In the earlier part of the year, there was considerable attention surrounding the bank failure of Silicon Valley Bank and a few others. Fortunately, this development did not affect us, thanks to the strength of our resilient team and strategic choices. Our financial foundation remains strong, showcasing a robust balance sheet that underlines our dedication to stability and long-term growth.

We took a significant step forward by establishing a dedicated Business Development Team committed to actively engaging with our communities. Their presence reflects our commitment to not just being a financial institution, but a community partner invested in the well-being of all our members.

In May, we opened the doors on our highly anticipated Royal Branch location. Several months later, we were honored to winning the Customer Experience Excellence Award for this location. If you haven't had the chance to visit it yet, you must do so.

On November 3rd, we participated in a National Day of Kindness event, which was a huge success.

LOOKING AHEAD TO 2024

As we welcome the New Year, we are excited about the possibilities that lie ahead. The focus for the upcoming year is centered around the member experience. The year will start with a new look and feel to our website. No worries, mobile and online banking will remain the same. We will continue to improve your interactions with our team, our digital services, and our products and services. In our ongoing commitment to the safety and trust of our valued members, we remain committed in our pursuit of enhancing security measures. As you continue to entrust us with your business, we recognize the importance of safeguarding your data, transactions, and overall experience.

As we embark on this journey into 2024, let us continue to build on the foundation we've laid together, with a shared vision of prosperity, community, and lasting relationships. Wishing you and your loved ones a Happy New Year!



Bert Beal
President/CEO

CHAIR'S LETTER

Dear Valued Members,

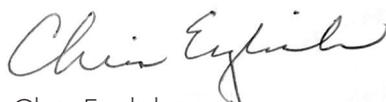
As we step into the dawn of a new year, I find myself filled with anticipation of the journey that lies ahead for America's Credit Union in 2024. Embarking on our 90th year, we envision a future where all our members can effortlessly access our banking services, possess the knowledge to make informed financial decisions, and consider us a reliable resource of guidance.

In 2024, we are committed to unveiling several member-centric improvements meticulously crafted to align with our mission statement "We make your passions our priority." These enhancements are all geared towards providing greater member experience, security, and knowledge.

The journey ahead holds the promise of exciting improvements, and we look forward to sharing these developments with you throughout the coming year.

On behalf of the Board of Directors and the entire America's CU staff, thank you for entrusting us with your financial journey. Here's to a prosperous 2024!

Warm regards,



Chris English
Chairman of the Board of Directors

EXCLUSIVE MEMBER DISCOUNTS – Just For You!

Membership has its rewards! This tax season you can now get the biggest savings on tax prep services and expert tax help. Plus, enter for a chance to win \$10,000 from Love My Credit Union® Rewards.



Members get a bigger discount this tax season with savings of up to 20% on TurboTax federal products.



Get the best-in-market offer with savings of up to \$25 on H&R Block professional tax prep. Scan the QR code to get your discounts and enter to win, or visit taxservices.lovemycreditunion.org today!

Visit <https://taxservices.lovemycreditunion.org> for offer details and disclaimers.



Ask for

KASASA

BALANCE TRANSFERS

Embrace savings by opting for our fee-free balance option on our credit card.

If reducing or eliminating debt is part of your New Year's resolutions, America's Credit Union is here to assist you in saving money. With our credit card, you can:

- ✓ Transfer balances without incurring any fees
- ✓ Enjoy a lower interest rate compared to many other credit cards
- ✓ Benefit from no annual fees
- ✓ Experience no cash advance fees

Apply today by phone or scan the QR to get started.



KASASA CHECKING

What's Kasasa?

**KICK THE NEW
YEAR OFF WITH
FREE CHECKING
THAT REWARDS
YOU IN CASH!**

**Earn up to 4.75% APY[^]
with a Kasasa Cash
Checking Account!**



Unlock the potential to earn up to 4.75% APY[^] with a Kasasa Cash Checking Account! Enjoy the benefits of a Kasasa Cash Checking Account, where you can earn a competitive 4.75% APY[^] on balances up to \$25,000. Plus, there are no minimum balance requirements or monthly account fees, providing you with a hassle-free way to save for whatever life throws your way.

Qualifying is easy:

- ✓ Make a minimum of 30 debit card transactions each month, with each transaction being at least \$5.
- ✓ Log in to mobile or online banking at least once during the month.
- ✓ Opt for and receive eStatements.
- ✓ Fulfill all qualifications during the Monthly Qualifying Cycle.

Don't have a Kasasa Cash checking account? Open your account today by calling **972-494-5328**, stop by one of our branch locations, or log into online banking to get started.

[^]APY = Annual Percentage Rate. Qualification Requirements and Enrollments must be in place and all of the following transactions and activities must post and settle to your Kasasa Cash account during each Monthly Qualification Cycle, have at least 30 or more debit card transactions with a minimum of \$5 purchase to earn a bonus rate of 4.75% APY or 15-29 debit card transactions with a minimum of \$5 purchase or more per transaction for a premium rate of 2.75% APY, enrolled in and agree to receive eStatements, log in to online banking or mobile banking one time per month. If requirements are not met, your account is still free and you'll earn our base rate



CLUB ACCOUNTS

Start saving early for your next holiday season or big vacation! By saving throughout the year, you won't have to worry about how to cover expenses when the time comes. Additionally, you'll accrue more dividends compared to a regular savings account, enabling your money to grow faster.

Choose from our Club Accounts, such as the Christmas Club or Vacation Club, to have a dedicated savings plan for your specific goals. To begin, open your account today by reaching out to us at **972-494-5328**. Take the first step towards securing your financial future for those special moments!



COMPLAINT NOTICE

This Credit Union is incorporated under the laws of the State of Texas and under state law is subject to regulatory oversight by the Texas Credit Union Department. If you have a dispute with America's Credit Union, you should contact the credit union. If the dispute is not resolved to your satisfaction, you may file a complaint against the credit union by contacting the Texas Credit Union Department through one of the means indicated below:

Texas Credit Union Department
914 East Anderson Lane
Austin, Texas 78752-1699
Phone: 512-837-9236 Fax: 512-832-0278
E-mail: [complaints@cud.texas.gov](mailto:complaints@ cud.texas.gov) Website: www.cud.texas.gov

Please note that the Department does not have authority to resolve contractual disputes or documented factual disputes between a member and this credit union. If your dispute is of this nature, you may want to consult with legal counsel regarding your rights to resolve the situation.

IRA ACCOUNT HOLDERS

Federal regulations require us to provide notice regarding withholding elections on your IRA distributions. You may incur tax penalties under the estimated tax payment rules if your payments of the estimated tax and withholding are insufficient.

Your withholding election remains in effect for any subsequent distributions unless you change or revoke the election. If you want your current withholding election to remain unchanged, no action is required.

You may change or revoke your election at any time. To make a new withholding election you can call us or visit one of our branch offices for assistance.



Like us on Facebook and follow us on Twitter and Instagram!



Holiday Closings Monday 12.25 Christmas | Monday 1.1 New Years | Monday 1.15 Martin Luther King, Jr. Day | Monday 2.19 President's Day

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Board of Directors Chris English, Chair | Raul Mercado, Vice Chair | Dena Smith, Secretary/Treasurer
Renee Bartlett | Kevin Crawford | RaFaye Nesmith | Maggie Rubin | Sandy Thornton | Larry Wadsworth