1st QUARTER 2019

FAA Federal Credit Union

FAAst TIMES

FINANCIAL DICTIONARY

CREDIT BUREAU:
An agency that researches the credit history of consumers so that creditors can make decisions about granting of loans

UPCOMING HOLIDAY CLOSINGS

NEW YEAR'S DAY
Tuesday, January 1
MARTIN LUTHER KING, JR. DAY
Monday, January 21
PRESIDENT'S DAY
Monday, February 18

FINANCIAL HIGHLIGHTS

SHARES
$96,042,023

LOANS
$46,328,469

ASSETS
$110,306,645

MEMBERS
9,562

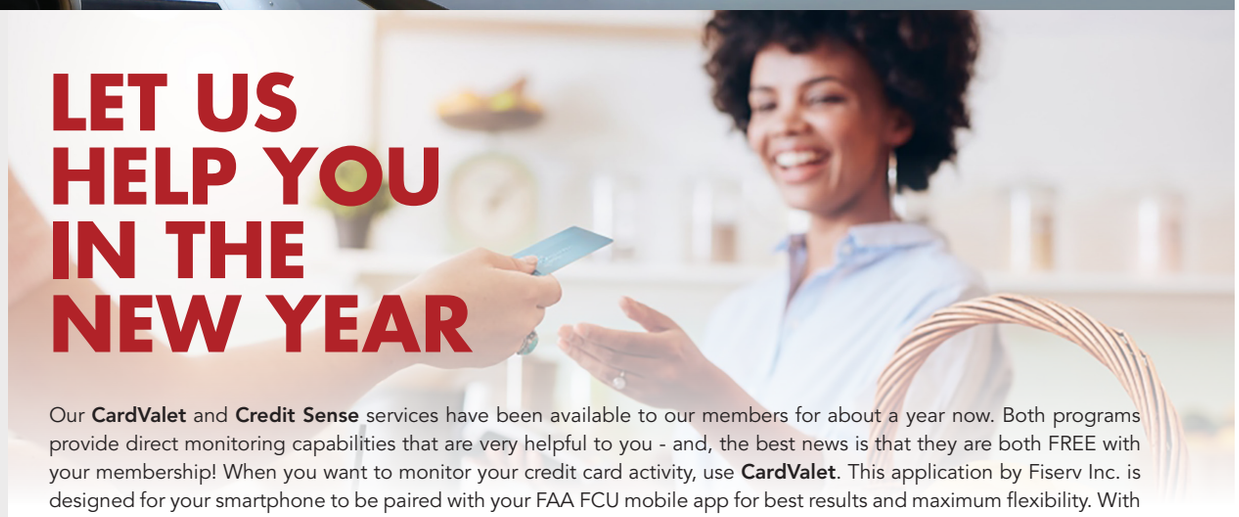
MEMBER EQUITY
$13,273,151

Accurate as of December 2018

EQUAL HOUSING LENDER

NCUA Federally Insured by NCUA

www.faafcu.org



LET US HELP YOU IN THE NEW YEAR

Our **CardValet** and **Credit Sense** services have been available to our members for about a year now. Both programs provide direct monitoring capabilities that are very helpful to you - and, the best news is that they are both FREE with your membership! When you want to monitor your credit card activity, use **CardValet**. This application by Fiserv Inc. is designed for your smartphone to be paired with your FAA FCU mobile app for best results and maximum flexibility. With With **CardValet**, you can better protect your credit cards by receiving alerts when and wherever your cards are used. You can even safeguard your cards by turning them "off" if they are misplaced or stolen and turn them back "on" when you are ready to use them again.

To Sign Up: First, download the app by searching for **CardValet** in either the Google Play Store or Apple App Store. Then, you will need to link the cards to the app once it is downloaded and create a login.

Keeping an eye on your credit report is a very helpful thing to do for your protection. We've made that simple for you! As often as you'd like, you may now monitor your credit report from TransUnion through **Credit Sense**, which is a tool built in to e*Teller (our online banking platform). It's always a good idea to check your credit score information to make sure you haven't been victimized by fraud or ID theft. Check it as often as you like with no negative credit impacts!

To Sign Up: Log on to e*Teller from your computer. You will see an image on the right that shows you the average credit score for your geographical location. Click on the image to sign up. From there, you can monitor, project, or get tips and even apply for loans with the credit union to take advantage of savings.

TODD TALK

I hope that your Christmas was filled with love and hope and trust that your new year will be prosperous! At FAAFCU we continue to be dedicated to bringing you value and support as you pursue these goals. Our mission is to serve our members, help you build wealth, protect your assets and to provide guidance and especially so during changing economic times.

2019 is already looking like it may be a challenging year for our members as the stock market and many 401Ks have lost significant monies in December 2018 alone, with potentially more to come. The good news, however, is that your monies with FAAFCU are very safe as your credit union is doing well financially. This means that we can not only continue to roll out new member centric products but can continue to fulfill our missions to you for years to come.

On that note, please let us know how we can serve you and your family members going forward. Don't forget that your family members are eligible for credit union membership with us because of you! Also keep an eye out for special products and promotions in the new year. We have several already planned including "instant issue" of credit and debit cards. Stay tuned.

– Todd

HOLIDAY CLUB

Get a jumpstart on the 2019 holidays now by opening a Holiday Club Account! Let the funds accumulate throughout the year and access them beginning in October through December. This account earns dividends and comes with no monthly service fee and no minimum balance requirement. Get more information and open your Holiday Club Account today by visiting the Accounts section of our website (www.faafcu.org).

KEEP US IN YOUR NEW YEAR'S RESOLUTIONS

The new year always brings around new goals and resolutions. In some instances, those goals and resolutions don't make it but a few months and then it's back to the old ways. Achieve your goals with your credit union's help! With us, the possibilities are endless.

If you are looking to purchase a vehicle or refinance and save money on your current auto loan - we can assist! If you would like to buy your dream home and have more room for your family - we can help! Whatever your financial goals are for 2019, our assistance will help see them through from start to finish.

The new year symbolizes a new beginning and goodbye to some hardships and yesterdays. Get a fresh start in 2019 with our support. We'll help you stay accountable and stay on track. Get started now. Visit our website to begin the loan process for an auto loan (or refinance) or home mortgage. Simply go to **www.faafcu.org** > click **Loans & Credit**. Happy New Year!

**loans subject to credit approval; certain restrictions apply; Financing rates and terms based upon credit worthiness, age of collateral, and amount financed*

ANNUAL MEETING NOTICE

The nominating committee is being formulated for the upcoming Annual Meeting that will be held in Memphis on March 22, 2019. If you would be interested in running for a position on the Board or Supervisory Committee, please contact one of the current Board members, the credit union CEO or a Branch Manager. This year we are going to hold our meeting in Memphis - location to be announced soon. We hope to see a lot of new friends in Memphis.

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

COOPER TIRE*
1804 S. Green St.
Tupelo, MS 38801

TECUMSEH PRODUCTS CO.*
5424 Highway 145 S.
Verona, MS 38879

FAAst Branch
Internet Banking 24/7
WWW.FAAFCU.ORG

*Employees Only Branch

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

FEDERAL CREDIT UNION

QUESTION, COMMENT, CONCERN?
Please contact our board chairman at:
emailthechairman@gmail.com

BOARD OF DIRECTORS
Chris Syriac - Chairman
Bill Mims - Vice Chairman
James Sanford - Treasurer
Matt Briggs - Secretary
Vaughn Howell - Director
Dustin Newell - Director
James Hofmister - Director

SUPERVISORY COMMITTEE
Carrie J. McDonald - Chairman
Bruce Isbell

MANAGEMENT
R. Todd Vanderpool - President & CEO

www.faafcu.org