



FedEx Employees Credit Association

Make the MOST of It - 4th Quarter 2013

Win With VISA

Check out our website to learn about a really great VISA promotion going on.



Information Updates

Have you recently verified the contact information on your account? Your address, phone number, and beneficiary information? Please take a few minutes to check your information and send us an update if needed. Providing us with a current address and beneficiary information will help keep your money secure and it will also guarantee that you receive any end-of-the year forms in a timely manner.

Changes must be made in writing via fax, email, comail, or US Mail. For your safety, address change requests will not be completed unless the request includes the full account number, the account holder's date of birth, and the last 4 digits of their Social Security number.

Christmas Club Matures

Get that gift list ready! Christmas Club accounts will mature on October 23rd. The balance in your account will be automatically transferred to your Share Savings or Checking account. You don't have to do a thing - just start shopping for the perfect gifts.

Don't have a Christmas Club? Start your account for next year today. Contact us to start a payroll deduction or automatic transfer into your account and you'll have the money you need for gift-giving next year.

CEO Announces Retirement

After a storied career our CEO, Peggy St. John, recently announced her plans to retire effective December 31st, 2013. Ms. St. John started with Federal Express in accounting in 1972 in Little Rock. While taking part in the very earliest years of what is now one of the world's preeminent global companies, Ms. St. John became involved with FedEx Employees Credit Association in 1977, and in 1986 was named CFO. She personally installed the Credit Association's first ATM, implemented checking account services, added VISA credit card and debit card programs, and had a hand in just about every other major milestone of the Credit Association. In 2001 Ms. St. John became CEO succeeding retiring former CEO Charlotte McNeal and continued to lead the Credit Association to become one of the largest single sponsor credit unions in the country with 8 branches, members in every state, just under 100 employees, and nearing \$400 million in assets.

Congratulations!

The FedEx Employees Credit Association Board of Directors is overseeing a nationwide search for Ms. St. John's successor. Ms. St. John plans to stay on in a consulting role to assist with a smooth transition to new leadership, and she is looking forward to not only leaving the Credit Association in good hands, but to having more time to spend with her children and grandchildren.

We wish Ms. St. John a very happy retirement!

Debit Card Transaction Coverage

Have you ever tried to make a purchase only to realize your account is a little short? To save you that embarrassment, we extend our Courtesy Pay service to debit card transactions if you OPT IN. We give you the opportunity to have those ExpressCheck (debit) card transactions covered through our overdraft program to help you avoid being stuck in a tight spot. You will be charged a \$30 fee for each item that takes your account into the negative. In order to make this coverage effective on your ExpressCheck (debit) card, you will need to OPT IN to the service. To OPT IN for this service, apply through your REX Online Services. Once you log in, click on the Additional Services tab and look for the OPT IN link. Or to locate an enrollment form visit the Applications & Publications section of www.fecca.com or visit any branch.

Like us on Facebook to get the latest news and events.

New Credit Solutions Team

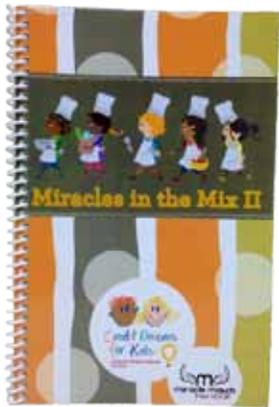
We are excited to announce a new investment in our members with the formation of the Credit Solutions Team. Though they are already a group of employees with significant experience in lending and collections, our Credit Solutions Team members are now certified credit counselors through NACCC (National Association of Certified Credit Counselors). Each team member participated in NACCC training to learn skills to empower our members toward positive change. Topics included debt collection, psychology of spending, and options for resolving debt and improving personal credit. The team will help members struggling with debt by providing free consultations about their specific situation with the goal of helping them improve their credit and their financial quality of life.

When we officially launch the program in the coming months members will be able to take advantage of this service by pre-arranged appointment only. Keep an eye out for future communications from us about the official launch of the program.

If you haven't done so already please like us on Facebook and you can be among the first to know when exciting new services like this become available!

Cookbook Fundraiser for CMN

We've had a great year so far fundraising for Children's Miracle Network hospitals around the country, but we're not done yet. New this year is our cookbook sale fundraiser.



\$10 a book

**150 favorite recipes from
our members and employees**

**Proceeds matched 100%
by Co-Op Miracle Match**

**Purchase in-branch or order
through e-mail**

If you would like to purchase a cookbook and do not live near a FedEx Employees Credit Association branch, please email cmn@fecca.com. An extra mailing charge will apply to books that must be shipped. Please contact us for more information. Your support is a lifesaver for sick children across the country.

In the Community

Volunteers at the 2013 MATA Stuff A Bus.



Holiday Skip A Pay

The holidays can be an expensive time for all of us. Free up some extra money by skipping a loan payment. Skip the eligible loan payment(s) of your choice for the month of November, December or January. \$25 per loan skipped.* November applications are due October 31st, December applications are due November 30th, and January applications are due December 31st. Locate one online at www.fecca.com.

* Excludes Freedom Loans, Mortgages, Home Equity Loans, Home Equity Lines of Credit, VISA[®]s, CR Auto, FT Auto, Delinquent Loans, Loans Less than 3 months old, and bankruptcy accounts. Funds must be available in account the day Skip A Payment form is sent to be processed. Member is responsible for verifying their Skip A Payment has been processed. Additional restrictions may apply.

Holiday Shopping Rewards

As you start your holiday shopping, don't forget your VISA[®] ExpressCheck debit card. You'll enjoy the convenience of VISA[®] acceptance as well as the reward points you'll accumulate as you work your way through that gift list. You'll earn 1 point for every \$2 you spend when you use your card as a signature-based credit transaction. All card holders are automatically enrolled in the rewards program.

Holiday Closings

October 14th - Columbus Day
November 11th - Veteran's Day
November 29th & 30th - Thanksgiving
December 25th - Christmas
January 1st - New Year's Day

Memphis area branches: Early closing the 3rd Wednesday of each month.



Log-on to www.fecca.com for current rates.

