

## Dear Members - We're back!



As you know we had to close the lobby during the unprecedented global pandemic. In demonstration of our commitment to you, our drive-thru remained open for our members. In addition, our numerous digital banking technologies provided a secure method to safely bank remotely. We hope you will continue utilizing and enjoying these fast and convenient services, such as Online Banking, Bill Pay, Mobile Banking App, Zelle®, Online Loan Applications, Mobile Deposit Capture, and our Bold Chat feature. We continue to add more Fee Free deposit accepting ATMs to our network. We are pleased to have the lobby back open while we now safely serve members face-to-face again.

Although we are not requiring masks, the health and safety of our members and staff continues to be our top priority. We encourage you to protect yourself and follow the CDC guidelines. If you are sick or symptomatic please use our drive-thru or any of our digital services.

As the economy opens up and we move toward a new normal we are excited to roll out more innovative banking products and services. This will include an improved Core Processor and even better technologies including Video Banking. Banking remotely will be even easier! Thank you very much and stay tuned for more to come!

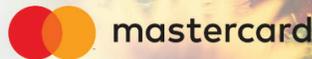
### CREDIT CARDS

ENJOY PEACE OF MIND  
WITH

0.0%\*

ON BALANCE TRANSFERS  
THRU JULY 24, 2022

DEADLINE: 8/20/21



## BALANCE TRANSFERS - Interest Free Thru July 24, 2022!

### What is a balance transfer?

Balance transfers are offers to move outstanding debt from one credit card to a new one. In exchange for shifting the debt to a new card, the issuer of the card promises to give you an incentive. Quite often, simply consolidating credit card debt into a lower-rate personal loan helps members pay off the balances quicker and pay less interest.

### Financial Access FCU's Balance Transfer Promotion

Take a break from paying high interest and enjoy peace of mind. Transfer your credit card balances to FAFCU with a balance transfer fee of 4.0% and get an introductory 0.0% APR\* on balance transfers until July 24, 2022. After the introductory period has ended, the standard APR of 7.90% for balance transfers will apply. Enjoy no annual fees, EZ Pay Online, and world wide acceptance. **Offer Expires 8/20/21.**

### What are you waiting for?

If you're considering a balance transfer offer, stop by the branch or email us at [information@financialaccessfcu.org](mailto:information@financialaccessfcu.org). We'll help you review the offer and provide insight into whether it's the right move for your unique financial situation. If you already know you want to take advantage of this offer just complete the online balance transfer form at [financialaccessfcu.org/mastercard](https://financialaccessfcu.org/mastercard).

\*APR = Annual Percentage Rate. The promotional balance transfer APR of 0.0% will be applied to balance transfers which post to your account by August 20, 2021. The online balance transfer form MUST be completed to qualify. LetterChecks/StatementChecks are not included with this promotion. There is a 4.0% balance transfer fee of the amount of each transaction. The promotional APR of 0.0% will apply to transferred balances completed online until July 24, 2022. After July 24, 2022, the standard APR of 7.90% for balance transfers will apply. FAFCU reserves the right to cancel, extend or otherwise modify promotional rates and terms at any time before a balance transfer posts. Offer open to existing and new cardholders subject to credit approval. Additional limitations, terms and conditions may apply. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

## Be Smart, Savvy and Stress-Free!

You're just a click away from a powerful resource for getting a handle on your debt. It's called SavvyMoney Checkup, and it's a free member resource designed to help you have a clearer understanding of your financial health. With SavvyMoney Checkup, you'll learn how to pay down your debt, create a personalized budget, monitor your spending, and more. You'll even get all the resources you need to track your spending and live within your budget.

SavvyMoney Checkup takes you through an anonymous, 15-minute questionnaire to organize your information on income, debt, and expenses. Simply answer a few questions about your income and current debts. In just minutes, you will receive a thorough analysis of your financial situation, including powerful tips by leading financial experts to help you control your debt and build a budget, and start living the life you want to live. You'll also receive suggestions as to how you can save money at the credit union.

- Free financial assessment tool
- Complete the assessment in just a few minutes
- Absolutely secure and private
- Receive thorough analysis of your financial situation
- Obtain tips from leading financial experts
- Control your debt, build a budget and gain financial freedom

Your privacy will be completely respected since you won't have to disclose any personal identifying information. Best of all, it is FREE!

To learn more go to [ccnow.financialaccessfcu.org/financial-checkup](https://ccnow.financialaccessfcu.org/financial-checkup)

## CreditConnectNOW™

You can learn more about SavvyMoney Checkup on our CreditConnectNow website - go to [ccnow.financialaccessfcu.org/financial-checkup](https://ccnow.financialaccessfcu.org/financial-checkup)



## AROUND THE BRANCH

Lobby Hours (Closed)		Drive-Thru Hours
Monday	8 am - 4:30 pm	8 am - 4:30 pm
Tuesday	9 am - 4:30 pm	8 am - 4:30 pm
Wednesday	9 am - 4:30 pm	9 am - 4:30 pm
Thursday	9 am - 5:00 pm	8 am - 5:00 pm
Friday	8 am - 5:00 pm	8 am - 5:30 pm

FAFCU Closed	Holiday Observed
Independence Day	MON July 5
Labor Day	MON Sept 6
Columbus Day	MON Oct 11
Veterans Day	THUR Nov 11

## Beware of Online Shopping Scams

Scammers are creating legitimate-looking sites using stolen images and taking advantage of people purchasing from unfamiliar sellers. Some are even selling pets or other big-ticket items, touting fake offers for "contactless delivery" that could leave customers out hundreds or thousands of dollars with no product to show for it.

**Here are some tips to help you avoid being scammed.**



**Deals too good to be true:** Be careful of offers that seems too good to be true, only to tack on fees or fake COVID-related costs once you make the first payment.



**Buying pressure:** Be on the alert if any seller pressures you to buy right away or asks you to pay using a digital payment service such as Zelle®, wire transfers, or even gift cards — none of which provide payment protection. Use a credit card if you can.



**Who is the seller?** Anyone can set up an online shop or post an ad on social media. If you can, try to meet the seller via video call and see what you're buying, especially if it's a big-ticket item like a used car.



**Do your research:** A quick online search could save you from being scammed. Use the sellers name, product, and terms like "review," "complaint," or "scam". No reviews can be a red flag too. You can even ask your friends and family members if they have ever purchased products from the seller in question.