

ACCOUNTS AND SERVICES

ACCOUNTS

Share (savings)
Special Savings
Preferred Money Market
FREE Ultimate Checking
Certificates of Deposit (CDs)
Individual Retirement Accounts (IRAs)
• IRA CDs
• IRA Savings
Youth Savings Program
JAMMS Student Savings and Checking
Christmas Club
Vacation Club

LOANS

Vehicle
Home Equity
First Mortgage
Unimproved Property
Recreational Vehicle
Boat and Watercraft
Motorcycle
Line of Credit
Signature/Personal

Special/Seasonal
Share/CD Secured
Visa® Classic and Visa®
Gold Credit Cards
Share-Secured Visa Credit Cards
Business (commercial)
• Commercial Real Estate
• Business Equipment
Machinery, Inventory

OTHER CONVENIENT SERVICES

NEW! DocuSign®
Over 90,000+ No-Surcharge ATMs Coast-to-Coast
FREE Mobile Deposit
FREE Visa® Check/Debit Card
FREE Mobile Banking
FREE iPhone App
FREE Android App
FREE Online Home Banking
FREE Online Bill Pay
FREE Access-24 Automated Phone Banking
FREE Notary Public
FREE Online Check Copies
FREE E-Statements
FREE Signature Guarantee (securities)
FREE Auto Purchase Assistance
FREE Online Loan Application
Direct Deposit/Payroll Deduction

FREE Internet Links

- GreenPath®
- Turbo® Tax
- MyLoanInsurance
- Harland-Clarke Checks

American Express® Travelers Cheques
Visa® Scorecard CashBack Rewards Program
Visa® Gift Cards
Reloadable CUMONEY® Visa Cards
Money Orders
Cashier's Checks
Drive-Thru Services
Western Union® Money Wires
Domestic and International Bank Wires
Pre-Authorized Drafts
Overdraft Avoidance System
Courtesy Pay

PayVision® Payroll Services for Businesses

Night/Weekend Depositories
Safe Deposit Boxes
TruStage® Life Insurance
Accidental Death and Dismemberment Insurance
TruStage® Auto and Homeowners Insurance
Lovemycreditunion Discount Program with:
• Sprint®
• Direct TV
• ADT Service
• And more!
GAP (Guaranteed Auto Protection) Coverage
Extended Warranty
(mechanical breakdown coverage)
Lifelock® Identity Program
TruStage® Health Insurance Program
Discounted Tickets to Local Amusement Parks

BOARD OF DIRECTORS

Glen Cummins, *Chairman*
3-Year Term, 2016*

Les Vandeventer, *Vice Chairman*
3-Year Term, 2018*

Chris English, *Secretary*
3-Year Term, 2018*

Stanley E. Mitchell, *Treasurer*
3-Year Term, 2017*

Gene Day, *Director*
3-Year Term, 2018*

Jim Admire, *Director*
3-Year Term, 2016*

Eddie Moore, *Director*
3-Year Term, 2017*

Joe Wasaff, *Director*
3-Year Term, 2017*

Beverly Axe, *Director*
3-Year Term, 2017*

Larry Wadsworth, *Director*
3-Year Term, 2016*

*Re-election year

CREDIT COMMITTEE

Les Vandeventer, *Chairman*

Beverly Axe

Gene Day

Joe Wasaff

Janet Sanders

Cindy Barth

NOMINATING COMMITTEE

Bill Wiley, *Chairman*

Helmut Taschner

Nell Loftus

AUDIT COMMITTEE

Stanley E. Mitchell, *Chairman*

Glen Cummins

CONTACT US

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ACCESS-24

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Federally Insured by NCUA



NMLS # 562279

National Credit Union Administration, a U.S. Government Agency – Member accounts are federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.

The Older the Moon



the Brighter it Shines



AMERICA'S CREDIT UNION
2015 ANNUAL REPORT

A MESSAGE FROM YOUR BOARD AND CEO

"The older the moon, the brighter it shines" is a beautiful, philosophical, Jamaican/Caribbean saying. This is us, America's Credit Union. We're 82 years old.

It all began when a small group of Kraft Foods employees pooled their money (about \$200) and borrowed from one another to avoid paying the loan sharks' exorbitant interest rates—these lenders sometimes charging over 1,000% interest for a small, unsecured loan.

Now, America's Credit Union has over 22,400 members, with assets exceeding \$197 million, over \$25 million in reserves, six offices to serve you, and offering both traditional and high-tech banking services to improve your financial life and make it easier and faster to manage.

ACU will be shining brightly for many, many moons to come.



OUR CORE VALUES

PERSONAL SERVICE

America's Credit Union, though committed to new technologies, will continuously provide person-to-person, caring service for the Member.

INTEGRITY

America's Credit Union will adhere to the highest ethical standards and values.

EXCELLENCE

America's Credit Union will offer progressive, quality programs and services that benefit our Member-Owners.

FINANCIAL STABILITY

To safeguard our Member-Owners, America's Credit Union will continue to be one of the best capitalized financial institutions in the nation.

COOPERATIVE PHILOSOPHY

America's Credit Union is committed to improving the economic well-being of our Member-Owners.

OUR VISION

Be America's premier financial institution.

OUR MISSION

Empower Member-Owners to improve their economic well-being.

OUR PLEDGE

As employees of America's Credit Union, based on the Vision, Mission and Core Values set by the ACU Board of Directors, we pledge the following. In our dealings with all Americans – Member-Owners, sponsor companies, the public, and each other –

We will be accurate.
We will be dependable.
We will be dedicated.
We will be efficient.
We will be productive.
We will be caring.

We will be friendly.
We will be courteous.
We will be attentive.
We will be responsive.
We will keep our Members-Owners' business completely confidential.

Above all, integrity is foremost. So we pledge stern adherence to the highest values and standards.

FINANCIAL STRENGTH

	2014	2015
Total Assets	\$ 190,473,113	\$ 197,425,825
Total Gross Loans	\$ 110,120,080	\$ 116,720,298
Total Gross Capital	\$ 25,120,004	\$ 25,716,123
Total Members	22,610	22,407

COMPARATIVE STATEMENT OF OPERATIONS

	2014	2015
Total Revenue	\$ 7,375,048	\$ 7,554,439
Operating Expenses	\$ 6,636,328	\$ 6,746,892
Non-Operating Expenses	\$ 10,524	\$ 0
Cost of Member Deposits	\$ 301,153	\$ 295,923
Net Income	\$ 427,043	\$ 511,624

COMPARATIVE STATEMENT OF CONDITIONS

ASSETS	2014	2015
Net Loans	\$ 109,720,737	\$ 116,236,459
Cash	\$ 3,955,058	\$ 8,248,830
Investments	\$ 68,808,556	\$ 65,021,902
Fixed Assets	\$ 5,834,250	\$ 5,754,985
Other Assets	\$ 2,154,512	\$ 2,163,649
TOTAL	\$ 190,473,113	\$ 197,425,825

AUDIT COMMITTEE REPORT

As a state-chartered financial institution, the Credit Union's financial condition, asset quality, accounting practices and compliance with applicable laws and regulations are examined yearly by the State of Texas Credit Union Department. The Credit Union received a favorable report regarding three major performance areas. 1) net worth or capital; 2) delinquent loans/loans ratio; and 3) net charge-offs/average loan ratios.

The Certified Public Accounting firm of Murrey Paschall & Caperton, PC was retained by ACU's Board of Directors and Audit Committee to perform an examination of the Credit Union's financial records. From the audit period November 2014 through October 2015, Murrey Paschall & Caperton has found America's Credit Union to be sound both financially and operationally.

LIABILITIES, DEPOSITS, AND EQUITY

	2014	2015
Liabilities	\$ 1,473,313	\$ 843,361
Deposits	\$ 164,279,140	\$ 171,350,180
Equity or Reserves	\$ 24,720,660	\$ 25,232,284
TOTAL	\$ 190,473,113	\$ 197,425,825

YEAR-END LOAN TOTALS

	2014	2015
Number of New Loans Booked	3,435	3,327
Dollars of New Loans Booked	\$ 52,678,959	\$ 55,350,552

NET CHARGE-OFF RATIO

Credit unions \$100,000,000-\$500,000,000 in assets

ACU 2014 **0.43%**

ACU 2015 **0.20%***

CU NATIONAL AVERAGE as of 9/30/15 (source: CUNA®) **0.46%**

*Lower is better

NET WORTH RATIO

Credit unions \$100,000,000-\$500,000,000 in assets

ACU 2014 **12.98%**

ACU 2015 **12.78%***

CU NATIONAL AVERAGE as of 9/30/15 (source: CUNA®) **10.98%**

NCUA STANDARD for a well-capitalized CU **7.00%**

*Higher is better

Net Worth Ratio is the key indicator of a credit union's financial strength. It includes a credit union's total equity, excluding money set aside for loans (called "allowance for loan loss"), divided by average total assets.

DELINQUENT LOAN RATIO

Credit unions \$100,000,000-\$500,000,000 in assets

ACU 2014 **0.50%**

ACU 2015 **0.31%***

CU NATIONAL AVERAGE as of 9/30/15 (source: CUNA®) **0.78%**

*Lower is better

