

We have
**LOW
FIXED
RATES**



If you are in the market for a new or used auto loan - **NOW IS THE TIME**

The auto market is tough for buyers these days. Not only have rates gone up, but so has the cost of new and used vehicles. We can't change the prices of the cars, but we can offer some of the lowest FIXED rates around.

And if you need help with credit challenges preventing you from getting a new or used vehicle, let Financial Access provide options and problem-solving tools.

For 65 years, Financial Access has been committed to helping members achieve their financial goals and overcome obstacles. We have an online Financial Resource Center that, within a few clicks, can get you started on a budget, path to improved credit, and much more. And this is free for all members.

But if you are ready to buy today, we encourage you to APPLY NOW while rates are low! Just go to our website at financialaccessfcu.org/auto-loans-new-or-used.

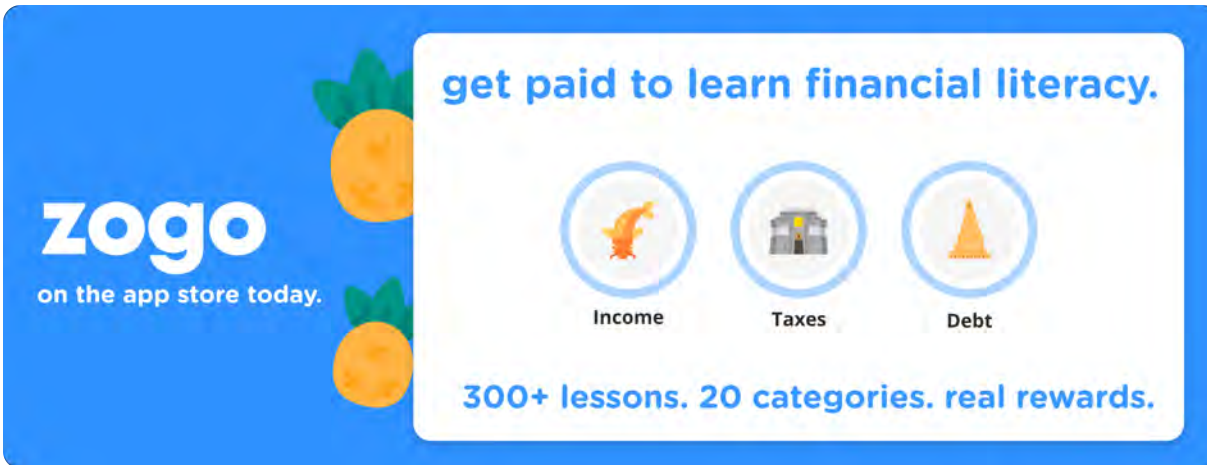


Apply for an auto loan today!

Scan for Financial Resource Center



Scan to Apply for Auto Loan

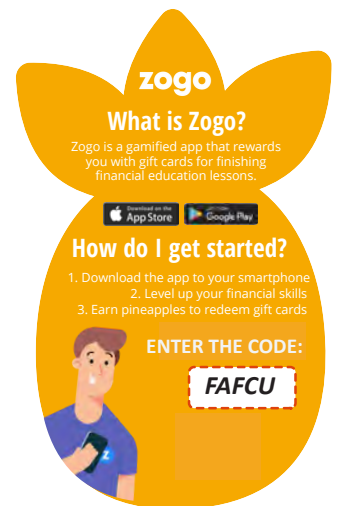



zogo
on the app store today.

get paid to learn financial literacy.

Income Taxes Debt

300+ lessons. 20 categories. real rewards.



zogo

What is Zogo?
Zogo is a gamified app that rewards you with gift cards for finishing financial education lessons.

Download on the App Store | Get it on Google Play

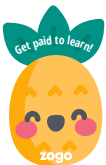
How do I get started?

1. Download the app to your smartphone
2. Level up your financial skills
3. Earn pineapples to redeem gift cards

ENTER THE CODE:
FAFCU

We're thrilled to announce our brand new partnership with Zogo, a mobile app that teaches you financial literacy, and rewards you for doing so! Thanks to this partnership, Financial Access accountholders will have access to a fun, simplified way of learning about personal finance - and a way to get paid while they do it.

Here's how the app works:



- Users have access to over 800 bite-sized educational modules that meet all the national standards for financial literacy
- Users begin each module by learning 5 concepts before taking a 5 question quiz
- The user earns points - in the form of pineapples - for completing each educational module
- Users can exchange their pineapples for gift cards (and other rewards), sponsored by Financial Access!
- Financial Access accountholders will receive access to the Zogo platform at no cost.

If you are interested in getting paid while you learn, just download the Zogo app and enter the code, FAFCU, and get started!

Financial literacy is a critical part of the journey toward financial freedom. Financial Access is happy to provide our accountholders young and old with the tools they need to build a brighter financial future -a goal we can work toward together. **Your success is our success!**

UNLOCK THE VALUE OF YOUR HOME



Unexpected expenses or emergencies can be devastating to your finances. One medical bill can set you back hundreds, if not thousands, of dollars. Even smaller financial problems, such as finding the money to perform repairs after a storm, can leave you without any way to make ends meet. However, if you own your house, you have an emergency lifeline surrounding you: the equity in your home.

You can tap into this equity with a Home Equity Line of Credit (HELOC) and use the money however you need. To learn more go to financialaccessfcu.org/loans/heloc

GET PAID UP TO 2 DAYS EARLY

Set up direct deposit and get your paycheck up to 2 days earlier than some of your co-workers!



Early Payday gives you faster access to your money.

With Early Payday, your direct deposit – from your employer or from a government agency - may be posted to your Financial Access account up to two days early. It's the fastest way to get your pay. **As long as Financial Access Federal Credit Union receives the electronic file guaranteeing the funds from your employer or payroll company in advance of your normal payday, we will credit the money to you early.**

AROUND THE BRANCH

Lobby Hours		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
Good Friday	(Early Close-1pm) FRI April 7
Memorial Day	MON May 29
Juneteenth National Independence Day	MON June 19
Independence Day	TUES July 4



Jim Zientara, Financial Planner

Get Organized

Don't think about it, just do it.

When my mother passed away at 98, her paperwork and estate plans were in proper order. It was a sad emotional time, but what she left behind made it easier for the heirs.

Let me suggest you start with your financial planner, who should be the quarterback of your financial team.

Where appropriate, bring in your attorney, tax accountant, bank or credit union representative, significant other, and anyone else you trust. Collect your paperwork and let's get started.

There are many items to review, such as will, trust, life insurance beneficiaries, burial locations, obituaries, and health insurance. You might want to consolidate bank, credit union, and brokerage accounts, to simplify your life.

With your coordinated plan, you're finished. At least for now. Review the plan at least annually and make any adjustments needed.

Too gruesome to consider? If you choose not to do so, somebody else will have to do it and your wishes may not be carried out. They might miss some valuable items to transfer. Your plan may be in your head, but put it on paper so your heirs will know what to do. **Let's get going. Time's wasting!**

Sincerely,

Jim Zientara, Financial Planner

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Securities offered through Raymond James Financial Services, Inc., Member FINRA/SIPC. Investment advisory services offered through Raymond James Financial Services Advisors, Inc. Any opinions are those of Jim Zientara and not necessarily those of Raymond James.