
The ACU Newsletter

Spring 2024



It is our 70th Anniversary! To celebrate, we will be committing 70 Acts of Kindness throughout the year. Watch our social media accounts for updates of how we are spreading the love!

In 1954 Fort Lewis Federal Credit Union (FLFCU) was founded on Joint Base Lewis McChord in Washington by a handful of civilian employees of the U.S. Government who wanted to offer their fellow coworkers an alternative to commercial banks and other for-profit financial institutions.

FLFCU initially started in a small space at the Mt. Rainier Ordnance Depot. As the credit union grew, so did our need for office space. We moved into the current Main Branch building on JBLM, which was formerly occupied by Washington National Bank.

It's amazing how times have changed for the credit union and our members. For instance, in 1964 the credit union accepted two Angus Cows valued at \$150 each and two Hereford Cows valued at \$200 each as collateral on a loan for a 1957 Plymouth. Now, our members conduct transactions and deposit checks through their mobile phone or tablet.

[Continued...](#)

WHAT'S NEW AT ACU



Annual Meeting

Credit unions are required to engage members in an Annual Meeting as well as provide an **Annual Report**. It is an opportunity to go over the performance of the previous year and talk about our ongoing plans and innovations that better serve our members.

On March 13th, 2024, Kenneth Leonard, ACU CEO, led the meeting of 55 attendees. He was joined by Philip Prothero, President / COO and Troy Kyle, Executive VP / CIO as they discussed the accomplishments, challenges and opportunities that lie ahead for ACU.

As the meeting continued, Ken Leonard was available to answer members' questions. He also spoke of the direction and prospects of ACU into the near and distant future. He focused on the need for continued growth, the challenges of inflation and the eventual lowering of rates that will bring opportunity and relief to our members and businesses.

At the meeting's conclusion the attendees and staff joined together to celebrate ACU's 70th Anniversary with cake and well wishes. To learn more about ACU's 70th Anniversary, please follow the link below.

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KEN-Bot Gets More Abilities

For the past year, KEN has been helping members and website visitors get their questions answered about our products and services. Now, with recent upgrades, he has evolved to further help you with your banking needs. Introducing, Smart Transactions from KEN-Bot.

Members can now perform basic transactions using the KEN-Bot on the ACU website. You can now ask Ken to perform:

- Balance Inquiry
- Transaction History



Our **Affinity Plus Checking Account**, does a lot more than provide cell phone protection (which it does fabulously!) Let's dive into some delightful facts about this account:

1. **Cash Back Galore!** With Affinity Plus, you get **10 cents back on every debit card purchase** over \$5. That's like finding loose change in your couch cushions, but better! ☐
2. **High-Interest Checking:** Your Affinity Plus Checking account doesn't just sit there — it earns interest! Enjoy a **high interest rate** on your checking balance. It's like having a money tree that grows right in your wallet. ☐
3. **Unlimited Transactions:** No need to count your transactions or worry about limits. Affinity Plus gives you the freedom of **unlimited monthly transactions**. Swipe, tap, and pay to your heart's content!
4. **Worldwide Acceptance:** Armed with an **ACU Visa® debit card**, you're ready to conquer the world (or at least the checkout line). Use it anywhere Visa is accepted, from your local coffee shop to that exotic bazaar you've always dreamed of visiting.

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Beware Account Takeovers

A woman in Westchester County, NY learned the hard way that even those who know the tell-tale signs of a cyberattack can be fooled. She fell victim to an account takeover (ATO) of her financial accounts — to the tune of over \$30,000 stolen. Know that all types of accounts are vulnerable to ATOs, and not just those that are financial. As a result, looking closer at this ATO may help keep us from personally experiencing how one ends.

Unraveling an ATO

Simply put, an ATO happens when attackers take ownership of an account, effectively stealing it from a victim.

- Deposit Inquiry
- Money Transfer
- Loan Payment

Information from countless online sources is available to cybercriminals that provide passwords, usernames, and other PII (personally identifiable information) needed for ATOs. Ultimately, at the heart of every

We know finding the time to visit a branch.

MORE NEWS

ACU Car Sale, 7/26 - 7/28

The weekend kicks off on Friday, July 26, from 5:00pm to 9:00pm for a special VIP Preview (appointment only) to shop the night before the sale starts. The sale officially starts on Saturday the 27th, from 9:00am to 8:00pm, and Sunday the 28th, from 9:00am to 6:00pm.

[Find Out More](#)

Holiday Closure

Memorial Day

Monday, May 27

Juneteenth

Wednesday, June 19

Independence Day

Thursday, July 4

Labor Day

Monday, September 2

Columbus Day

Monday, October 14

Veterans Day

November, November 11

Thanksgiving

Thursday, November 28

Christmas

Wednesday, December 25

Contact Info:

Email:

membercontactcenter@youracu.org

Toll-Free: 866-968-7128

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