



# EXTRA NEWSLETTER

FALL 2023

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## LOCATIONS & HOURS

### New York City | AEA Building

165 West 46th Street, 14th Floor

New York, NY 10036

Mon - Fri 9:00am - 4:30pm (EST)

Fax: 212.575.5836

### Chicago | AEA Building

557 West Randolph Street,

Chicago, IL 60661

Mon - Fri 9:00am - 4:30pm (CST)

Fax: 312.775.6230

### North Hollywood | AEA Building

5636 Tujunga Avenue,

North Hollywood, CA 91601

Mon - Fri 9:00am - 4:30pm (PST)

Fax: 818.853.7508

### Los Angeles | SAG-AFTRA Building

5757 Wilshire Boulevard, Suite 109

Los Angeles, CA 90036

Mon - Fri 9:00am - 4:30pm (PST)

Fax: 213.938.9035

## LETTER FROM THE CO-CEOs

Dear Members,

When the seasons change, we are often reminded of childhood and those powerfully mixed feelings of dread/excitement at the prospect of going back to school. We used to wonder what new teachers, friends, and subjects would we be introduced to and how many of our old teachers, friends, and subjects would still be around? Of course, where both my CO-CEO and I grew up, there was also the question of how long the colorful leaves would last and how much beautiful snow we would see in the coming months - not to mention how many snow-days we'd get off from school.

The credit union is going through a seasonal change of our own now and we surely feel that same sense of nervous excitement. Our long-time Chief Financial Officer, Milena Karavaltcheva and myself, Chuck Brown, your Chief Compliance Officer, were recently appointed CO-CEOs. We can't know for certain what new friends or knowledge we'll acquire, or what kind of challenges or storms we'll face but we know one thing. We know who we are here to serve. That would be you, our amazing, creative members.

As we write this, the WGA strike has just ended and SAG-AFTRA is heading back into talks with the studios, hopefully with the writer's recent wins adding a little extra wind to the union's sails. As always, the credit union stands with our union sisters and brothers. We've already done our best to help some of you during this time of uncertainty and we will continue to be here for you whether the days are sunny or snowy.

With that in mind, please be sure to take a good look at our **NewsFlash page** and see our incredible dividend rates for **e-Max (as high as 5.37% APY\*)** and our **11 Month Certificates paying 5.69% APY\***. These are just two of the ways we've decided to stand with our old friends and make new ones. We're also sponsoring the Intro to Financial Wellness Workshop hosted by the Entertainment Community Fund. It might be a perfect moment to brush up our budgeting and expense management skills.

In the meantime, we hope we'll see you at the credit union before the first snow!

Yours in Service,

**Chuck Brown & Milena Karavaltcheva**  
CO-CEOs



Our **Holiday Loans** have returned!

Details

- **12-month** repayment period
- Holiday Loans are available from **\$500 up to \$2,500**
- **Applications accepted from Nov 1<sup>st</sup> to Dec 31<sup>st</sup>**

[Click here to learn more!](#)



Open your **eMax\$ Online Account** through eBranch today!

Details

- Earn **5.37% APY\***
- **No** minimum balance required
- **No** monthly fee
- Federally insured by NCUA up to \$250,000

[Click here to learn more!](#)

## Certificate Account Specials

These Rates Steal The Show! Apply now to lock in one of our Certificate Account specials!

### 11-Month New Money Certificate\*\*

- Earn **5.69% APY\***
- **\$500** minimum balance required
- **No** monthly fee
- **New funds only\*\*\***
- Federally insured by NCUA up to \$250,000
- **Limited time offer: Expires 10/31/2023**

### 9-Month Special Certificate

- Earn up to **4.07% APY\***
- **\$500** minimum balance required
- **No** monthly fee
- Federally insured by NCUA up to \$250,000

[Click here](#) to learn further details about our specials.

Learn more about additional [Rates](#).

A man with glasses and a beard is laughing and celebrating with a woman. They are both raising their fists in the air. The background is a bright, indoor setting.

These Rates  
Steal The Show!

# FINANCIAL WELLNESS



## International Credit Union Day 2023

On **October 19, 2023**, Actors Federal Credit Union will join over 56,000 credit unions around the world to celebrate the 75th **International Credit Union (ICU) Day**.

This day highlights the many ways that credit unions across the world help members work towards achieving their financial goals. To thank you for your support and loyalty, we invite you to stop by any of our branches on **Thursday, October 19<sup>th</sup>** for light refreshments. We look forward to celebrating with you!



Brought to you by



Proudly sponsored by



## Financial Series With ECF

Please join us for a free **'Intro To Financial Wellness'** workshop hosted by the **Entertainment Community Fund**. All sessions are held online-connect from anywhere!

**RSVP** for the Entertainment Community Fund's **'Intro To Financial Wellness'** workshop to get your finances in order! Participants will learn simple tools for tracking & expenses in a way that makes sense for performing artists & creative professionals.



## Important Dates

<b>Indigenous Peoples' Day</b> Monday, October 9, 2023	All branches and call center closed.
<b>Veterans' Day (Observed)</b> Friday, November 10, 2023	All branches and call center closed.
<b>Thanksgiving</b> Thursday, November 23, 2023	All branches and call center closed.

# ACTORS FCU CARDNAV

You may not be aware but debit and credit card fraud is a cost to you, whether you're the actual victim or not. Though the loss may not come out of your pocket directly, it costs your credit union more than \$100,000 a year that could be used for your benefit and the benefit of other members. When you're the actual victim, you pay twice—in credit union resources and in your time and effort (and paperwork) to recover your money.

The **Actors FCU CardNav app** helps to stop thieves in their tracks. **PLEASE USE IT!** We've made it easy with a one-time set up on your smartphone that will help prevent fraudsters from accessing your card. If you do nothing but turn on alerts so you know when your card is used, you'll make a huge difference. We're all in this together.

## Features

### Use It For Protection From Debit And Credit Card Fraud:

- Receive near-real-time notifications to alert you any time your card is used
- Turn your card on and off with one touch
- Choose when and where your card can be used, including dollar limits (your phone's GPS allows you to set limits by location or region)

### Use It As A Management Tool:

- Turn on the threshold feature, choose types of merchants, control transaction types
- View balances and transactions
- Transfer funds between accounts linked to your card
- Search for nearby ATMs



“ **ActorsFCU CardNav App** ”

Protect your cards with  
real-time control.



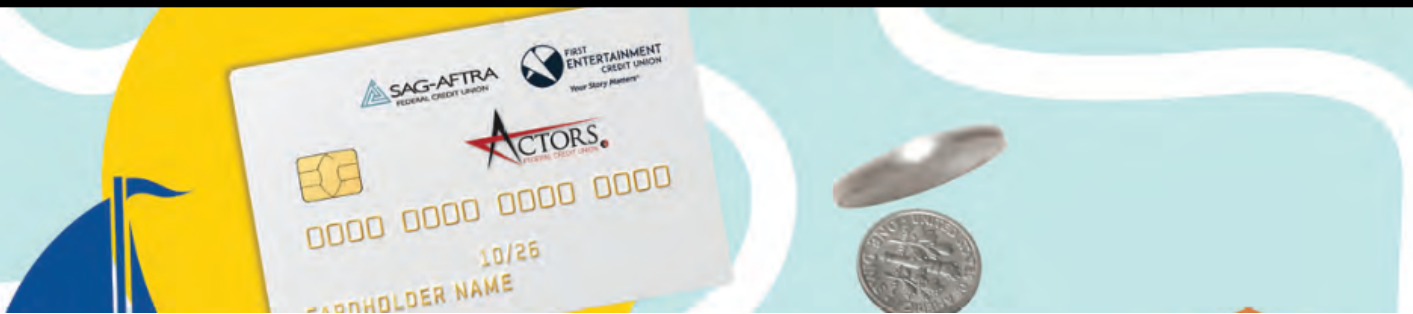
## HAPPENING AROUND **ACTORSFCU**

### **Actors Federal Credit Union Spotlight**

Recently, we were given a wonderful opportunity by SAG-AFTRA Magazine to be featured in an article about credit unions, what they are, and how we are assisting our members, particularly during times of difficulty. We were pleased and humbled to be able to share our story.

To view the digital version, [click here](#).

# DON'T FORGET ABOUT THE OTHER GREAT UNIONS: CREDIT UNIONS



## **THE ACTORSFCU TEAM**

We would like to congratulate the following employees on reaching professional milestones.

We recognize your hard work and dedication to the Actors Federal Credit Union.

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**Laverne McClam, Servicing Specialist | 10 Years**

We would like to congratulate the following employees on their promotion or new position.

We wish you the best of luck in your new role.

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**Pamella Lee-Velez, Operations Supervisor**

**Alexander Bukher, ATM Operations Associate**

**Kent Zhang, MSB Operations Intern**

**Lisa McDonald, Consumer Loan Processor**

FALL 2023



*Financially Empowering Members Of The Creative Community For Over 60 Years*

**Call Center**

Monday - Friday | 9:00 am - 8:00 pm ET  
Call: 212.869.8926

[actorsfcu.com](http://actorsfcu.com)

