



EXTRA NEWSLETTER

WINTER 2024

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LOCATIONS & HOURS

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New York, NY 10036
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LETTER FROM THE CO-CEOs

Dear Members,

2023 was a year of change for the world and for the credit union. We suppose that could be said of almost any year but at times this past year, the pace of change seemed faster than it has been in a very long time. Wars abroad, politics here, inflation, interest rate hikes, and even closer to home, two major union strikes. It was sometimes hard to catch our breath.

We are hopeful about 2024. The economy is showing strong signs of the “soft-landing” the Federal Reserve hoped for. Our union sisters and brothers are back at work. Staff numbers at the credit union are recovering and almost back to normal. And your credit union management team is hard at work on improvements to our service offerings and technology.

In 2023, we paid more in dividends to our members than in any previous year our entire history! We plan to continue offering competitive dividends for our **e-Max accounts (currently as high as 5.37% APY*)** and **Share Certificates (5.69% APY* for 11 months)**. So please, take the time to look at what we have to offer.

We will have more to report on in the coming months but in 2024 you can look forward to a new, re-designed website, and faster, more convenient account opening procedures and loan applications.

Perhaps the most important change we are looking forward to is not so much a change but a “return” to our core values. Service, Empathy, Respect, People helping People. Remember, a Credit Union is a not-for-profit financial cooperative. The more you participate in the credit union by using our services, the more you are contributing to your fellow artistic members’ financial well-being.

We hope to see you at our Annual Shareholder’s Meeting in March, in the AEA Counsel room on the 14th floor of our NYC headquarters at 165 W. 46th Street. Watch for an email or letter from us with the exact date and time.

Here’s to a great 2024!

Chuck Brown & Milena Karavaltcheva
CO-CEOs



If you're looking to pay off your debt, our **Balance Transfer Loan** is just the thing!

Terms

- **Loan amounts from \$1,500 up to \$30,000**
- **Term: 60 months**
- **5%** of loan value may be required in Savings Account

[Click here to learn more!](#)



Earn even more in 2024! 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

Our rates aren't cooling down! 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 01/31/2024**

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](#).

Our Rates Aren't
Cooling Down!



MAKING AN *IMPACT*

Year In Review

In 2023, we prioritized community engagement by fostering new connections and being more active in local events. We were grateful to be part of the heartwarming Sunday Solidarity Brunch, which served as a reminder to the creative community that we are a financial resource.

Our dedication to social concerns was further demonstrated by our active participation in the Breast Cancer Awareness Walk, where we raised awareness and donated to the battle against breast cancer. We launched a Pride Month Initiative to promote and donate to three deserving LGBTQIA+ charitable organizations who are making an impact in the LGBTQIA+ community every single day.

Furthermore, our credit union supported the Writers Guild of America and SAG-AFTRA during the strike, demonstrating our advocacy for equitable pay in the entertainment industry. As we reflect on this year, we are thankful for the opportunity to serve the members in the creative community, as well as be an ally for positive change. We look forward to building on these community connections in the coming year and beyond.



HAPPENING AROUND **ACTORSFCU**



2024 Annual Day Book Calendars

They are **\$3.00 each** and are a great way to start the year off organized. Please visit one of our branches and inform a Member Services Representative that you want to purchase your Day Book Calendar today!

Membership Organization

We offer information sessions for our member organizations! Learn more about the benefits and services provided by ActorsFCU. Contact our Marketing Team at marketing@actorsfcu.com to inquire about scheduling a session.

Important Dates

Martin Luther King Jr. Day Monday, January 15, 2024	All branches and call center closed.
Presidents Day Monday, February 19, 2024	All branches and call center closed.
Tax Forms The Week of January 15, 2024	The forms will be available in eDocs or mailed out the week of 01/15/2024.
Annual Meeting Coming In March 2024	We will announce the exact date and time soon. Please keep an eye out for an email or letter from us.

*Please take a moment to review our [Privacy Policy](#), as well as our current [Fee Schedule](#).

PROTECT YOUR FINANCES

The beginning of a new year is a great time to focus on setting new financial goals. One way to get off to a good start is by reviewing your credit report. Doing so regularly allows you to be proactive against fraud by detecting suspected identity theft or fraud early on. It is a method for detecting and disputing inaccuracies. A payment that was incorrectly reported late by a lender can severely harm your credit. It is also critical to ensure that your on-time payments are reported (**Experian**). You can [click here](#) to request a free credit report.



Another way to protect your finances is by downloading the **Actors FCU CardNav app**. 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.

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



THE ACTORSFCU TEAM

Holiday Luncheon 2023

We had another fantastic Holiday Luncheon this year at the credit union! The entire branch was buzzing with excitement as we gathered together to celebrate the joyous season. We would like to thank everyone who was able to participate and attend. It was a memorable Holiday Luncheon that filled our hearts with the spirit of the season.

We are very grateful to have an outstanding, dedicated team!



— WE ARE — **HIRING** JOIN OUR TEAM

We are currently looking for a

- Loan Processor (New York)
- MSB Operations Associate (New York)
- Bookkeeper (New York)

For more information, please email Hiring@ActorsFCU.com

ActorsFCU Is Hiring!

At the New York Branch, we are now searching for a Loan Processor in the Consumer Lending Department, an MSB Operations Associate in the MSB Department, and a Bookkeeper in the Accounting Department.

If you are interested in any of the roles, please send an email to hiring@actorsfcu.com for more information.

We are excited to expand our team.

Please join us in welcoming the following new employees!

William Vicchio, Compliance Assistant

Michael Hoogland, Operations Associate

Taj Thomas, Member Services Representative

Jose Martinez, Member Services Representative

Angie Cortez, Member Services Representative

WINTER 2024



Call Center

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

actorsfcu.com

