

WINTER 2018

IN THIS EDITION: Save on TurboTax® | Mobile Banking | Credit Union Travel Club | Inactive Accounts | Free Breakfast/Seminar

KASASA® PROTECT

There's a battle underway for your identity - and fraudsters don't exactly play fair. Don't be outmaneuvered. Stay ahead with **Kasasa Protect***.

Kasasa Protect is an affordable way to employ around-the-clock protection against fraud and identity theft. As a primary Kasasa® Checking account holder you will receive a reduced rate of **\$7.99 per month** (\$12.99 per month for primary non-Kasasa account holders), and you can cover your joint account holder for an additional \$4.00 per month.

Kasasa Protect services include:

- 24/7 credit monitoring
- Annual credit reports
- Monthly credit score and 12-month tracker
- Dark web monitoring
- Lost wallet protection
- Identity restoration

Kasasa Protect's monthly service fee is automatically drafted from your checking account, so no additional checks to write, or due dates to remember. And, no lapses in coverage.

Questions? Contact us at 214-742-6551.

*Legal Notices: (1) Federal Notice. Even without our plan, you have the right to a free credit report from each of the three major credit bureaus through annualcreditreport.com or 877-322-8228, the only authorized source under federal law. (2) GO Federal Credit Union Notice. GOFCU shall not have any liability for the accuracy of the information contained in the credit reports provided through these Services including any liability for damages, direct or indirect, consequential or incidental.



MAKING IMPROVEMENTS FOR YOU!

Coming soon!! We are very excited to announce that, with the new year, GO Federal Credit Union is launching a **new and improved website!**

The website will not only have a cleaner look and feel, but improved functionality including easier navigation and search capabilities. It is also designed to be mobile friendly on all of your devices, allowing you to conduct your credit union business with ease.

Watch for updates and be sure to check it out at www.mygofcu.org.

PRIVACY NOTICE

Federal law requires us to tell you how we collect, share and protect your personal information. Our Privacy Policy has not changed. You may review our policy and practices with respect to your personal information on our website, www.mygofcu.org (click on Privacy Policy at the bottom of the home page). Or, we will mail you a free copy upon request if you call us at 214-742-6551.

FROM THE PRESIDENT

Most U.S. adults have financial regrets, and most common is not saving for retirement early enough. This is followed by not saving enough for emergency expenses and taking on too much credit card debt.

The good news is that these regrets can be fixed, even if you're older. You just have to put a plan together that will reduce debt and build emergency savings.

At GO Federal Credit Union, we understand that every member's needs differ. That is why we offer a variety of checking account options. Each account features terrific benefits including FREE online bill payment, FREE Home Banking, FREE audio response (Touch & GO), FREE e-statements, FREE online check viewing, VISA® debit cards (available pending approval) and more.

Kasasa* FREE Checking - Choose your rewards! Earn a high dividend rate on Kasasa Cash, or get cash rewards on Kasasa Cash Back. Plus, receive unlimited ATM fee refunds, nationwide, on either Kasasa checking account.

Flexible Checking - If at times, you have struggled to manage your checking account, we may be able to help you start over.

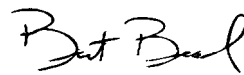
Health Savings Account (HSA Checking) - Be prepared for your future health care expenses, while earning terrific dividends on a tax-free basis.

GO also offers a low interest loan* or low interest, no fee Visa® credit card for consolidating your high-interest credit card debt.

Let us help you put together a plan for saving and managing your money – one that you can stick with.

For over 80 years we have been caring for you and your financial needs. In 2018 re-explore the conveniences of your credit union. You won't regret it...

Respectfully yours,



Bert Beal
President/CEO

*Kasasa Cash, Kasasa Cash Back and Kasasa Protect are trademarks of Kasasa, Ltd., registered in the U.S.A. **Must qualify through application process

CHAIR'S LETTER

Dear Members,

Once a year I have the privilege of announcing the upcoming board of directors' election for GO Federal Credit Union. This is a privilege because I take great pride in the commitment of our volunteer board of directors.

Our democratically elected directors are responsible for the financial integrity of the credit union and for compliance with federal laws. They serve as unpaid volunteers and must be available to attend regularly scheduled meetings throughout the year. Our board members invest a great deal of their personal time and energy to ensure GOFUCU is an institution that stays true to the credit union philosophy of "People Helping People". As a board, we care about the people who are our member owners and our employees who work hard to serve our members. As your chair, it has been an honor to be part of this team, and I would like to thank my fellow directors for their generous contributions to GOFUCU.

As in the past, we will be electing board directors at the upcoming annual membership meeting. This year's Nominating Committee is proud to announce the board of directors' nominees for two positions that are expiring:

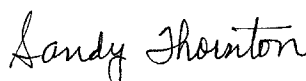
- **Raul Mercado**, current director, who has agreed to seek re-election, three-year term
- **Mable Haynes**, current director, who has agreed to seek re-election, three-year term

In addition to the above terms, Maggie Rubin was appointed by the Board of Directors to fill the vacancy created by the resignation of Mr. Tommy Roberts. Ms. Rubin is running for election to serve the remaining one year of Mr. Robert's original term which expires 3/2019.

Nominations for the board of directors, other than those named above by the Nominating Committee, may be made only by petition and will not be accepted at the annual membership meeting. Nominating petitions must be signed by 1% of the members (approximately 160 signatures) and must be filed with the secretary of the credit union: 10501 N Central Expressway, Suite 300, Dallas TX 75231 no later than February 16, 2018 to be considered. (This announcement serves as notice to all members eligible to vote – age 18 or older.) For more information about the election, please contact Nominating Committee Chair, Kevin Crawford, P.O. Box 50014, Dallas, TX 75250.

As a member and an owner of GO Federal Credit Union, I urge each of you to attend the annual membership meeting on March 29, 2018 (watch for details). I look forward to seeing you there!

Sincerely yours,



Sandy Thornton
Chair

As a GO Federal Credit Union member, you can **save up to \$15** on TurboTax® — the #1 best-selling tax software. With TurboTax, you'll get your taxes done right and your biggest possible refund — plus a chance to win \$25,000!

- **NEW: Expert review of your return.** With TurboTax Live, you can have a live CPA or EA by your side to answer questions and review your tax return.

- **Get a head start on your taxes.** Snap a photo of your W-2, or import it into TurboTax from over 1 million companies. Either way, you'll save time and get a jump start on your tax return.
- **Be sure nothing gets missed.** TurboTax CompleteCheck™ reviews every detail in your return, walks you through any final changes, and gives you the green light to file.

To be automatically entered to win the \$25,000 Grand Prize or one of twelve \$1,000 First Prizes, just try TurboTax Online for FREE (and provide your email address) by February 15, 2018.¹

¹ TurboTax \$25,000 Sweepstakes. NO PURCHASE OR FINANCIAL DISCLOSURE NECESSARY. Open to legal residents of the 50 United States or the District of Columbia, 18 years of age or older at time of entry, who are customers of participating Financial Institutions or employees of participating businesses. Void in Puerto Rico and where prohibited by law. Sweepstakes ends 2/15/18. Subject to complete Official Rules and all applicable federal, state and local laws. For Official Rules including participating Financial Institutions and business, odds of winning, alternate method of entry, and prize descriptions, visit the Official Rules at www.mygofcu.org. PRIZES: 1 Grand Prize: A check for \$25,000. Retail value, \$25,000. 12 First Prizes: A check for \$1,000. Retail value, \$1,000 each. Maximum retail value of all prizes is \$37,000. The odds of winning a prize depend upon the total number of eligible entries received by the end of the Promotion Period. SPONSOR: Intuit Inc., 7535 Torrey Santa Fe Rd, SDG-2A-03-22E, San Diego, CA, 92129.

Limited time offer for TurboTax 2017. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.

Because you deserve easy account access when you are “On the GO”... download GO Federal Credit Union's **GOFUCU mobile app*** on your Android or Apple mobile device and start enjoying these great features now!

- Access your GOFUCU accounts, anytime, anywhere
- View account activity
- Transfer funds between your accounts
- Pay bills
- Mobile Deposit - deposit paper checks with your mobile device
- Pay & GO - transfer funds to a merchant or person outside the credit union via PayPal
- My GO Finances - set a budget and track your goals with this personal financial management tool

Visit www.mygofcu.org to access more information and FAQs about Mobile Banking and Mobile Deposit. If you need assistance or have questions, we're here to help! Contact us at 214-742-6551.

*Connectivity and usage rates may apply. Contact your service provider for more details.

Spring Break will be here before you know it! Looking for a great getaway? Or maybe you're ready to book your big summer vacation? Then take advantage of a great benefit for GO Federal Credit Union members. A **FREE membership** in Credit Union Travel Club, a discount travel site exclusively for credit union members. You can book hotels, flights, cruises and more to just about anywhere you want to go.

Credit Union Travel Club combines technology and special members-only pricing to bring savings on travel to thousands of credit union members around the country. In fact, Credit Union Travel Club members save an average of \$46* per night on hotels when compared to the “big name” travel sites, and there's never a membership fee because you're a member of GOFUCU.

Signup is easy! Go to www.mygofcu.org under “Services” to find the link. Need help or have questions? Call 214-742-6551.

*Each member's savings may vary based on date of travel and availability. Copyright © 2017 Credit Union Travel Club. All rights reserved.

**SAVE ON
TURBOTAX
AND GET
A CHANCE
TO WIN
\$25,000!**

**MOBILE
BANKING**

**CREDIT
UNION
TRAVEL
CLUB**

**FREE
BREAKFAST/
FINANCIAL
SEMINAR**

Creating a financial life that fits your goals, values and needs is an incredibly important task. But in today's complex financial world, we know that charting the path to the future you desire can seem like a confusing and time-consuming process. Between dramatic headlines and contrasting opinions, how can one determine the right choices?

Our goal is to help you better understand the current economic environment and offer a few thoughts to consider when building your financial future. To do that we are offering a free breakfast/seminar presented by financial advisor Scott McKay. Scott is our financial partner through 4 Points Planning.

Of course, it would be impossible to cover everything, but Scott will touch on the most relevant topics to **"Build For Your Financial Future"**.

- Understand stock market trends
- Recognize how taxes affect your finances
- Learn methods to help preserve your assets
- Help ensure your portfolio fits your needs
- Avoid potential investment mistakes



Presenter: Scott W. McKay, CFP®, ChFEBC™
4 Points Planning
When: Saturday, January 20, 2018 at 10:00 a.m.
Where: Lancaster Branch - Community Room
3200 W. Pleasant Run Road
Lancaster, TX 75146



Register today! Call **214-390-9505** or RSVP to mmckay@4pointsplanning.com.

*Securities offered through Securities America, Inc. Member FINRA/SIPC. Advisory Services offered through Securities America Advisors, Inc. Insurance products issued through many fine carriers. GOFUCU is not endorsing or guaranteeing the products, information or recommendations provided. May lose value. Not insured by NCUA. Securities America, Inc., 4Points Planning and GO Federal Credit Union are not affiliated companies.

WHAT IS AN INACTIVE ACCOUNT? WHAT DOES IT MEAN FOR YOU?

Your GOFUCU account is considered 'inactive' when you have not had any activity on the account for 24 consecutive months (Kid's Club and Smart Start Club accounts excluded).

GOFUCU will attempt to inform you if your account is in danger of being classified as 'inactive'. Should your account become 'inactive', a \$10.00 fee will begin to assess monthly until the account is activated. To prevent an 'inactive' account and avoid the assessment of the 'inactive' fee, simply conduct a transaction on your account, deposit or withdrawal.

Questions or need assistance? Contact us at 214-742-6551.



Central Expressway Branch

4040 N. Central Expy, Dallas, TX 75204



Lancaster Branch

3200 W. Pleasant Run Rd, Lancaster, TX 75146



Like us on Facebook and follow us on Twitter, Pinterest, and Instagram!



Holiday Closings MON 1.01 New Year's | MON 1.15 Martin Luther King Jr. Day | MON 2.19 President's Day

Corporate Offices 10501 N. Central Expwy., Ste.300, Dallas, TX 75231 | 888.742.6551

Board of Directors Sandy Thornton, Chair | Raul Mercado, Vice Chair | Kevin Crawford, Secretary/Treasurer | Wayne Gibson
Mable Haynes | RaFaye Nesmith | Maggie Rubin **Supervisory Committee** GO Federal Credit Union, P.O. Box 50014, Dallas, TX 75250
Gerald Gafford, Chair | Maggie Rubin, Secretary | Jerry Huggins | Raul Mercado