

**FMCA Gives Back Up To \$500/Share of Usage Credits to Each
Shareholding Member per Year
All Current Shareholders own 3 Shares**

Earn Up to \$1,500.00 in FMCA Credits!

HOW ARE CREDITS EARNED?

You can earn FMCA credits by placing your past due accounts with FMCA for collection, or by buying FMCA Interchange Reports.

Ten cents of each dollar FMCA earns on collection fees and/or interchange income is refunded back to the member in the form of a credit.

**A credit is defined as \$100. The credit year is the calendar year.
Credits earned on 2019 usage is available for 2020**

HOW CAN I USE MEETING CREDITS?

- May be utilized to save on meeting expenses, travel costs, and lunches at Interchange Meetings
- May be utilized to save on meeting expenses including, hotel expenses, travel costs (airfare, Uber mileage, etc.), meals at restaurants and the lunch at the May Education Conference
- Up to \$500 of credits earned may be used toward annual dues

**Unused Credits Do Not Carry Over to the Next Year*

EXAMPLES

If you earned 10 credits as of December 31st, you will have \$1,000 in FMCA credits.

If you earned 3 credits as of December 31st, you will have \$300 in FMCA credits.

IF YOU HAVE ANY QUESTIONS, PLEASE CALL THE FMCA OFFICE