

AAEC ADVANTAGE

THE EDUCATION CREDIT UNION

Great News!!!

Now You Can Share AAEC with Your Friends and Neighbors

In order to stay competitive in an increasingly competitive market, we have expanded our field of membership to include the entire educational community. Membership is now available not only to employees of our school districts and their families, but also to students, alumni, and their families. This includes all schools that feed into Harper College and High School District 214. So if you know someone looking for a loan, a great checking account, or personalized service from his financial institution, have him call us. There's a good chance he may now qualify for membership, and by sharing AAEC with more people, we will be able to return even more benefits to you in the form of lower loan rates, higher dividends, and more programs. AAEC is still "The Education Credit Union," but now we're available to the entire educational family!

START A VACATION SAVINGS PLAN

Do you have a vacation planned for your spring or summer break? Have you already saved for it? Need some help? Here's a simple step-by-step guide to help jump start your savings plan...

Step 1 Determine your savings goal and set up automatic deposits. If you save \$5 a day starting April 1, you'll have \$470 by the 4th of July. Double that and you'll have \$940 towards your goal. To make it easier, let us set up payroll deduction or have money transferred automatically from your checking to your savings account each month.

Step 2 Saving \$5 or \$10 every day may seem like a difficult task, but if you examine where your money is currently going, it's much easier to find where you can save. We all have a tendency to overspend, but finding extra funds may be as simple as bringing your lunch to work, making your coffee at home, or avoiding the vending machine. Other options are

to sell gently used clothing or electronics or to cancel premium cable or subscription services and check out books and DVDs for free from the library.

Step 3 Plan early to find deals on hotel and travel expenses. Check online travel websites to book discounted flights and hotel rooms. Bring your own snacks for the car ride and choose a place to stay with a kitchen so you don't have to eat out as often. And make sure to ask for discounts! Many hotels offer discounts to AAA and AARP members, government employees, students, and educators.

If you still find your funds are a bit short, feel free to contact us for a vacation loan. We're offering a special rate of 7.9% through the end of May on a loan with a one or two year term – just perfect for your vacation needs!



DEPOSIT YOUR CHECKS INSTANTLY – NO MATTER WHERE YOU ARE

Remote deposit lets you snap a picture of your check with your smart phone. Confirm the dollar amount and you're done! It's the quick and easy way to deposit funds into your AAEC account.

Using your smart phone, download the "AAEC" app, then call our office to set up a login ID.



VACATION? TAXES? BILLS?



7.9%
APR
FOR UP TO 2 YEARS

This special loan rate may be used for any purpose and you may borrow between \$1000 and \$30,000!

As an example, for a \$3000 loan with a one year term, the payments will be under \$261.00 each month or \$130.50 a pay period.*

Borrow \$10,000 for a two year term, and the payments will be under \$452.00 a month or \$226.00 each pay period.*

*Assumes 24 pay periods each year. No AAEC rewrites. Offer valid thru 5/31/17

TAX REMINDER

Any account earning less than \$10 in dividends will not receive a 1099 INT; however, all members can review their 2016 dividend totals on their 4th quarter statements.

Have your refund sent straight to your AAEC account. You'll need our routing number (271975391) and your account number.



KIDS' CORNER

Congratulations to Elizabeth, our Winter Coloring Contest winner! Her efforts earned her a \$25 prize!



KIDS & TEENS

If you or your parent haven't yet picked up your free gift, drop by AAEC at any time. Kids' Club members are entitled to a free stuffed animal bank, as well as 5.0% APR on deposits up to \$500. Teen Account members can score a collapsible frisbee, a checking account, a debit card, and 2.5% APR on their first \$1000 of deposits.



MECHANICAL REPAIR COVERAGE

Even if you didn't purchase an extended warranty from your dealer when you bought your vehicle, it's not too late to purchase Mechanical Repair Coverage from AAEC. This coverage can be purchased for most vehicles that are up to twelve year old models with 120,000 odometer miles or less.

Advantages of AAEC's coverage...

- **Good at any authorized repair facility in the US or Canada**
- **Rental reimbursement** – up to \$35 per day for 5 days (or 10 days for a parts delay) starting on day one
- **24-hour emergency roadside assistance** – up to \$100 per occurrence. Includes towing, battery jump start, fluid delivery, flat tire assistance, and lock-out service
- **Travel expense reimbursement** – up to \$500 for lodging, food, and rental expense when a covered breakdown occurs more than 100 miles from home
- **Transferable** – if you sell your vehicle privately, the coverage can be transferred for a \$50 fee, adding resale value and appeal
- **Cancelable** – receive a full refund within the first 60 days or a pro-rated refund thereafter, less an administrative fee

To receive a quote, visit our website, www.aeccu.com, and click the "Mechanical Repair Coverage" button under the "Services" heading.



AAEC MOBILE APP

The fast, easy way to check your balance or make transfers using your smart phone.

- Download the "touchbanking" app from your app store
- Enter the app code "aaecmobile"
- Login with your online banking ID* and security code

Call AAEC with any questions (847) 392-1922

* Six characters required; add leading zeros if needed.



Business Hours:
Monday – Friday, 9am – 5pm
www.aeccu.com

After hours lost or stolen cards:

Visa Credit Card: (800) 322-8472
cuCheck Card (Visa Debit):
(800) 523-4175
cuCash Card (ATM):
(800) 523-4175
For Bill Pay questions:
call (888) 221-0107

115 S. Wilke Road, Suite 106
Arlington Heights, IL 60005
Phone: (847) 392-1922
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Jill Lindsay, President

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Sharon Eliopoulos
John Meyers, Jr.
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District
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214
NSSEO

Tom Adam
Jack Cutlip
Tom Pulford
Jan Phillips

Credit Union Closings

April 14 – Good Friday
May 29 – Memorial Day
July 4 – Independence Day
September 4 – Labor Day
October 9 – Columbus Day

District

214
214
25
Harper

Directors
Eric Swanson
Joan Weber
Kelley Zerfahs

District
59
21
59



DISCOUNTED AAA MEMBERSHIPS FOR AAEC MEMBERS



Take advantage of AAA Membership benefits that include 24-hour emergency roadside service and discounts at many hotels, restaurants, and stores.

Special discounted rates for new accounts are available for all three levels of membership:

CLASSIC: \$49.00
PLUS: \$79.05
PREMIER: \$104.55

This special covers the primary person plus one FREE additional member.

If you are already a AAA Member, renewals are discounted 15% off the regular rates. Mention AAEC group code CRU015 when you purchase your membership.

For more information, contact: Christopher Schejbal
(630) 587-1650 • cjschejbal@aaachicago.com

INSURANCE SAVINGS

Save money on your homeowner's, auto, life, and accidental death and disability insurance through the TruStage program. When you receive information regarding the program in the mail, take a minute and compare costs. Or call 888-787-8243 now, while you're thinking of it. *Let us save you money!*

CONSUMER LOAN RATES

CALL AAEC AT (847) 392-1922 OR VISIT WWW.AECCU.COM TO APPLY!

New/Used Vehicle

All 2015 – 2018 Models

2.5%	3 yrs	5.5%	8 yrs
3.5%	4-5 yrs	6.5%	9 yrs
4.5%	6-7 yrs	7.5%	10 yrs

2012-2014 Models 5.5% 6 yrs

2009-2011 Models 5.5% 5 yrs

2008 & Older Models 5.5% 4 yrs

If your dealer offers an interest rate lower than ours, please call us. We realize that they're trying to sell you a car and may offer a low rate to get you to buy from them, but we want you to borrow from us! We'll do everything in our power to keep your business.



Signature Loans

UP TO:
1 yr
2 yrs
3 yrs
4 yrs

Bill Consolidation 11.0% 3 yrs
12.0% 4 yrs

Share Secured Loans 2.5% 3 yrs
3.5% 4-5 yrs
4.5% 6-7 yrs

Tuition Loans 8.5% 5 yrs

Special effective 3/1/17-5/31/17

7.9% 9.5%
7.9% 10.5%

HOME EQUITY LINE OF CREDIT 5.0%
Maximum limit of \$150,000.

✓ NO APPLICATION FEES ✓ NO CLOSING COSTS
✓ NO APPRAISAL FEES ✓ NO ANNUAL FEES

FOR MORTGAGE AND REVERSE MORTGAGE OPTIONS
VISIT OUR WEBSITE, WWW.AECCU.COM, OR CALL (773) 305-7041.

Business Hours:
Monday – Friday, 9am – 5pm
www.aeccu.com

Chairman
Vice Chairman
Treasurer
Secretary

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For surcharge-free ATMs:
Visit any **Village Bank & Trust** location
or log on to
Allpoint www.allpointnetwork.com
or
www.co-opnetwork.org

