

CONGRATULATIONS TO OUR "AAEC IN THE CLASSROOM" GRANT RECIPIENTS!

AAEC awarded \$250 grants to benefit the students of TEN educators.



Here are some of the items purchased...

- *Happy Atoms* set for Science Club
- 40 copies of *Los Cient Vestidos* for a Spanish bilingual program
- Bean bag chairs for a library
- Music games and storybooks to help students learn notes, rhythms, composers, symbols, and instruments
- Computer microphones
- Peg board, golf tees, and pegboard baskets to create a golf tee light bright wall
- Portable vocal recording booths
- Flex space comfy floor seats
- Color-coded folders, notebooks, labels, and assignment books to help struggling students in study hall
- Class subscription to *Scholastic Storyworks*, a reading magazine

VISA BALANCE TRANSFER SPECIAL

4.99%

APR
for 24 months

Both new and existing accounts will receive 4.99% APR for 24 months on balance transfers between June 1 and August 31, 2018. Don't have an AAEC credit card? Applications are available on our website.

Insurance Savings

Save money on your homeowners, 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 (855) 261-2189. You may also call this number to opt out of future mailings.



FINANCE WITH AAEC AND PAY NO APPRAISAL FEE!*

Buying or Remodeling? - Get an AAEC mortgage!

With home buying season in full swing, make sure to contact AAEC to finance your purchase! Just starting the process? Call for your pre-approval. Our mortgage specialist is here to help you. He'll explain all your options and make sure you're getting the best loan for your needs. As an added bonus, **we'll waive your appraisal fee!***



If you're looking to make some changes to your current home, call to see if our home equity line of credit is right for you. With great rates and no fees, this might be your perfect solution!

Call AAEC at (847) 392-1922 or visit www.aaeccu.com to start your application.



* Appraisal fees will be rebated for mortgages closed between April 1 - Sept. 31, 2018. NMLS #411880

Take the Summer Off from Loan Payments

Take an auto, bill consolidation, or personal loan in June, July, or August and make no monthly payments until school begins in the fall. If you already have a loan with us and you want to take the summer off, you may be able to if you add at least \$1000 to your loan balance.

To participate, payments must be made via payroll deduction or an existing direct deposit.



KIDS' CORNER



Our newest members
Madelyn, Kate & Emma

Congratulations to Maddie, who won a \$25 AAEC Visa gift card in our "Make Me Laugh!" Contest!

Here are a few more of our favorites jokes:

What is red and smells like blue paint?

Answer: Red Paint!

- Submitted by Maddie

Where does the king keep his armies?

Answer: In his sleeves!

- Submitted by Ryan

What do you call a monster with 8 eyes, 2 noses, and 5 ears?

Answer: Ugly!

- Submitted by Dylan

Where can you always find money?

Answer: In the dictionary!

- Submitted by Norah

Kids' Club - For children up to 13 years of age. Savings account earns **5.0% APR** on all balances up to \$500.

Teen Accounts - For teenagers between 13 and 18. Savings account earns **2.5% APR** on balances up to \$1000, and free checking accounts with ATM or debit cards are available. Online account access is available to help you teach your children how to manage money responsibly.

For a terrific rate of return on your (or your child's) deposits, open an AAEC Kid's Club or Teen Account!

Any deposits over those specified will earn our regular account deposit rates. \$25 minimum balance is required to open an account. A parent or guardian must be a joint owner. Standard overdraft fees may apply. Members turning 13 or 19 will be transitioned out of these respective programs after the quarter following their 13th or 19th birthdays. Dividend rates subject to change without notice but not to be lower than the dividend rate paid on regular AAEC share accounts.

Tips for Traveling Abroad with Debit and Credit Cards

Save time, headaches, and money!

- **Let card issuers know you'll be traveling.** You don't want your transactions declined because your card issuer thinks your card has been stolen. Give AAEC a call and tell us where you're going, how long you'll be there, and provide a valid email address for emergency contact.
- **Be prepared in case of theft.** Before your trip, find out if there is a special contact number for calling your card company from outside the U.S. Keep that number, a photocopy of your cards, and a photocopy of your passport in a secure place separate from your wallet. If your wallet or purse is stolen, you'll have the information you need to report the theft quickly. We suggest you make a second set of these copies to give a trusted family member or friend back home. He can contact your card companies in the event that you can't. For AAEC cards, simply call our office using the direct dial number (not our toll-free line) at (847) 392-1922. You can also contact VISA directly for credit cards at (727) 227-2447.
- **Conduct credit card transactions in local currency.** When you make a purchase at a foreign retailer or restaurant, you're often given the choice to put the charge through in U.S. dollars instead of the local currency. This is called dynamic currency conversion (DCC) or cardholder preferred currency. Although DCC may seem like a good option because you won't have to calculate the currency conversion, merchants can set their own exchange rate with DCC, and this typically includes a big mark up. Some merchants charge as much as 7% on top of the regular VISA or MasterCard foreign transaction fees. If they process your transaction this way without asking,

request that they void the sale and ring it up again in the local currency. When using an ATM, you may be asked if you want a guaranteed conversion rate or if you want to be charged in U.S. dollars. Proceed **without** a conversion (in other words, process in local currency). The exchange rate you'll be charged is the exchange rate on the day that the charge posts, which is typically 3 to 5 days after the actual purchase.

- **Use a card with no added fees.** VISA charges a 1% International Service Assessment (ISA) fee on transactions with currency conversion or 0.8% on transactions without. These are usually passed on to you, but many banks charge additional fees on top of this, and those fees can really add up! *AAEC passes along only the ISA fee.*
- **Locate ATMs before your trip.** Use ATM locators to find ATMs at your destination. Using an airport ATM lets you get local currency right away so you can pay your cab from the airport. Send the search results at your destination to your phone so they'll be handy while you travel.

SALLIE MAE STUDENT LOANS

AAEC has partnered with Sallie Mae to offer members an additional private education loan program. To find out more about your options or to apply, click on the Sallie Mae link on the AAEC website.



CONSUMER LOAN RATES CALL AAEC AT (847) 392-1922 OR VISIT WWW.AAECU.COM TO APPLY!

New/Used Vehicles, RVs and Boats

All 2016 – 2019 Models

2.99% 3 yrs	5.99% 8-9 yrs <small>(Loan must exceed \$25,000)</small>
3.99% 4-5 yrs	6.99% *10-12 yrs <small>(Loan must exceed \$50,000)</small>
4.99% 6-7 yrs	7.99% *13-15 yrs <small>(Loan must exceed \$50,000)</small>

2015 & Older Models

3.99% 3 yrs	6.99% 8-9 yrs <small>(Loan must exceed \$25,000)</small>
4.99% 4-5 yrs	7.99% *10-12 yrs <small>(Loan must exceed \$50,000)</small>
5.99% 6-7 yrs	8.99% *13-15 yrs <small>(Loan must exceed \$50,000)</small>

*Car loans cannot exceed 10 year terms



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.

UP TO:

Signature Loans	9.5%	1 yr
	10.5%	2 yrs
	11.5%	3 yrs
	12.5%	4 yrs
	13.5%	5 yrs

Bill Consolidation	9.0%	1 yr
	10.0%	2 yrs
	11.0%	3 yrs
	12.0%	4 yrs
	13.0%	5 yrs

UP TO:

Share Secured Loans	2.99%	3 yrs
	3.99%	4-5 yrs
	4.99%	6-7 yrs
Tuition Loans	8.5%	5 yrs

HOME EQUITY LINE OF CREDIT 5.0%

Maximum limit of \$150,000.

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

Rate valid thru 8/31/18

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



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

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Toll Free: (866) 496-2232
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Fax: (847) 392-1926
Jill Lindsay, President

Chairman	Tom Adam
Vice Chairman	Jack Cutlip
Treasurer	Tom Pulford
Secretary	Jan Phillips
Directors	District
Sharon Eliopoulos	57
John Meyers, Jr.	214
Nancy Milne	NSSEO

Credit Union Closings

July 4	– Independence Day
September 3	– Labor Day
October 8	– Columbus Day
November 12	– Veteran's Day
November 22, 23	– Thanksgiving

District

214
214
25
Harper

Directors

District	District
Eric Swanson	59
Kelley Zerfahs	59
Chris Zima	21



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

