

AAEC ADVANTAGE

THE EDUCATION CREDIT UNION

October 2018

WE'RE MOVING!!!

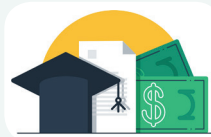


Pending approval from the Village of Arlington Heights, AAEC will be moving to a new location in the first quarter of 2019. We'll be occupying a former bank building at 1104 S. Arlington Heights Road in Arlington Heights. This location is just south of Central Road, at the intersection of

Arlington Heights Road and Magnolia Street, about two miles from our current home.

We're certain that you will be delighted with this change! We'll still provide the personalized service you've learned to expect from AAEC, but we will also be able to offer more conveniences like drive thru lanes, safe deposit boxes, and an on-site ATM.

APPLY FOR AAEC'S \$500 CAREER ADVANCEMENT SCHOLARSHIPS



These awards may be used for any class or program taken in 2019 which will help advance your career. Applicants may be currently employed, ready to start or already enrolled in college or grad school, or even changing careers.

Winners must be AAEC members in good standing.

Applications must be received by the AAEC office no later than December 31, 2018.

Want to SKIP YOUR LOAN PAYMENT for a Month?



If you need a month off from your AAEC loan payment, help is on the way! When your loan was written, you were given a coupon for one free Skip-a-Pay. If you've already used your free coupon, additional "skips" may be purchased for \$35 each, which will be added to your loan balance. Certain restrictions* apply, so call with any questions. The "skip" form is available on our website and at our office.

* Skip-a-Pay coupons not valid on Home Equity, Mortgage, Ea\$y Money, or Visa loans. To purchase "skip," your account must be in good standing and you must have made a minimum of 6 timely, consecutive monthly payments.



Watch for details of our Holiday Loan Special effective in November and December and our Bill Consolidation Special, effective January 1!

Fall LOAN SPECIAL

6.9%

APR
1 yr term

*Examples assume 24 pay periods a year. No AAEC rewrites.

Planning a fall vacation, catching up on bills, or doing some early holiday shopping? Our Fall Loan Special offers you a low interest rate of 6.9% APR for a one year loan. This rate is valid from October 1 through November 30.

What will my payment be?

Borrow \$1000: Pay less than \$44 each pay day*	Borrow \$3000: You'll owe under \$130 every pay period*	Borrow \$10,000: Pay only \$435 each pay day*
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HOLIDAY CLUB



Holiday Club checks will be mailed the first week of November. If you haven't yet started a Holiday Club account, it's not too late. Call AAEC any time of year to begin saving for next year.

KIDS' CORNER

Trick-or-Treat at AAEC

Come Trick-or-Treat at AAEC on Tuesday, October 30 or Wednesday, October 31. We have great treats and if you haven't yet picked up your free gift for opening your account, here's a perfect opportunity!



Josh & Maddie



Siena & her dad, Mark, Trick-or-Treating

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.

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.



Fall SAVINGS

0.0% APR*

VISA INTRO OFFER

New Credit Card accounts opened between October 1 and November 30, 2018 will receive a special introductory rate of 0.0% APR for the first 6 months!

*APR until 5/31/2019. After promotional time frame expires, remaining balance will migrate to standard APR applicable on your account. Contact AAEC Credit Union for complete details.

CHECK YOUR BENEFICIARIES

Call AAEC to check the beneficiaries you have designated on your account. Your children won't be happy if you accidentally leave your millions to your high school sweetheart!

New Member LOAN SPECIAL

3.9% APR

1 yr term

Do you know a friend or relative who might benefit from a low cost loan? Tell them about AAEC! Through the end of October, new AAEC members may borrow from \$1000 to \$5000 for a one year term at a low, low interest rate of 3.9% APR. An AAEC checking account is required, but our checking accounts pay dividends and have a \$0 minimum balance requirement. We'll even give you your first pack of checks free!

GOT SPARE CHANGE?

Ready to cash in all that spare change you've been collecting? Bring it to AAEC! Our self-serve coin counting machine is easy to use, fun and free! It's simple enough that kids can use it, but adults love it, too!



Like all of our services, the coin machine is available for AAEC members only.

EASY MONEY LOAN

The fast, easy way to borrow \$500!

No credit check required.

LOOKING FOR THE PERFECT GIFT?

VISA Gift Cards are available in amounts from \$10 to \$1000. Members may purchase up to 5 cards a month with no fee.



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

New/Used Vehicle

All 2016 – 2019 Models

2.99% 3 yrs

3.99% 4-5 yrs

4.99% 6-7 yrs

5.99% 8-9 yrs
(Loan must exceed \$25,000)

6.99% *10-12 yrs
(Loan must exceed \$50,000)

7.99% *13-15 yrs
(Loan must exceed \$50,000)

2015 & Older Models

3.99% 3 yrs

4.99% 4-5 yrs

5.99% 6-7 yrs

6.99% 8-9 yrs
(Loan must exceed \$25,000)

7.99% *10-12 yrs
(Loan must exceed \$50,000)

8.99% *13-15 yrs
(Loan must exceed \$50,000)

Valid thru 12/18. *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.

Signature Loans

~~9.5%~~ 6.9%

UP TO:

1 yr

10.5% 2 yrs

11.5% 3 yrs

12.5% 4 yrs

13.5% 5 yrs

Bill Consolidation

~~9.0%~~ 6.9%

UP TO:

1 yr

10.0% 2 yrs

11.0% 3 yrs

12.0% 4 yrs

13.0% 5 yrs

Share Secured Loans

UP TO:

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 2/28/19

FOR MORTGAGE AND REVERSE MORTGAGE OPTIONS VISIT OUR WEBSITE, WWW.AAECU.COM, OR CALL (773) 305-7009.



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

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

Teller Express: (855) 605-9178
Fax: (847) 392-1926
Jill Lindsay, President

Credit Union Closings

October 8 – Columbus Day
November 12 – Veterans' Day (observed)
November 22, 23 – Thanksgiving
December 25 – Christmas Day
December 24 & 31 – Closed at noon

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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Vice Chairman
Treasurer
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Nancy Milne

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John Meyers, Jr.
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Kelley Zerfahs
Chris Zima

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214
214
25
Harper

District
59
59
21



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

