JANUARY 2019

AAEC ADVANTAGE Credit Union

WE'RE MOVING IN FEBRUARY

AAEC is planning to open our new home at **1104 S Arlington Heights Rd in Arlington Heights** on February 19, but check our website for updates as the date approaches. The location is just south of Central Road, at the intersection of Arlington Heights Road and Magnolia Street, less than two and a half miles from our current home.

We're certain that you will be thrilled with the new location. We'll still provide the personalized service you've learned to expect from AAEC, but we will now be able to provide the conveniences you've been asking for, like drive thru lanes, an on-site ATM, and safe deposit boxes.

CLASSROOM GRANTS

AAEC is proud of our affiliation and history with the educational community, and we're happy to once again offer our Classroom Grant Program. This program will award grants up to $250 each to support school employees who will not be reimbursed by other grants or stipends for items they purchase for students' education. To be eligible, you must be an AAEC member. Applications are available on our website and at the AAEC office.

APPLICATION DEADLINE IS 4/30/19

These are just a few of the items purchased with the 2017 Grants.

BILL CONSOLIDATION SPECIAL

RATES AS LOW AS 7.0% APR

TAKE 2% POINTS OFF ALL TERMS!

Recovering from holiday spending and credit card debt can be tough. That's why we're offering a special rate on all bill consolidation loans taken in January and February.

All new bill consolidation loans will be two full percentage points lower than our normal rates during this special! Take advantage of this great opportunity to get rid of your high interest credit card balances.

WHAT WILL MY PAYMENT BE?

- Borrowing $1000 for 1 year will cost you less than $44 each pay day.
- If you borrow $5000 for 2 years, you'll owe approximately $113 every pay period.
- Borrow $10,000 for 3 years and pay about $159 each pay day.
- $20,000 for 4 years will cost under $254 each pay day.
- Take a $30,000 loan for 5 years and pay less than $327 each pay period.

Borrow from $1000 to $30,000 and take from 1 to 5 years to repay.

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

KIDS' CORNER

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

Teen Account – 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.

Valentine Word Search

FEBRUARY
LOVE
VALENTINE
CANDY
KISS

F I H S B I Q C O W Q M
F R G F L O U E M Z U O
E K J L R S M E O P P I
B O C J X L F T E Y K Y
A G B E X L C A A R R U
U E N I T N E L A U O A
A G N T Y A Y O K I S S
R F Z D K I D C F A E M
Y Z W C U T E O P U S G
U A H A S R Q H D G A J
X I G N Q A W C A R W P
O Z O D B E X U Y M O L
B N Q Y Y H K O I H W E

ROSES
HEART
CHOCOLATE
POEMS
DAY

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.

Serving School Districts 21, 23, 25, 26, 57, 59, 214, NSSEO, & Harper College & all people who live or work in the surrounding northwest suburban community.

AAEC Credit Union

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

1104 S. Arlington Heights Rd
Arlington Heights, IL 60005
Phone: (847) 392-1922

NEW ADDRESS beginning 2/19/19

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

	District	
Chairman	Tom Adam	214
Vice Chairman	John Meyers, Jr.	214
Treasurer	Tom Pulford	25
Secretary	Jan Phillips	Harper

Directors	District
Sharon Eliopoulos	57
Nancy Milne	NSSEO
Eric Swanson	59
Kelley Zerfahs	59
Chris Zima	21

Credit Union Closings

January 1 – New Year's Day
January 21 – Martin Luther King Jr. Day
February 18 – Presidents' Day
April 19 – Good Friday
May 27 – Memorial Day

After hours lost or stolen cards:

Visa Credit Card:
(800) 322-8472

cuCheck Card (Visa Debit):
(800) 523-4175

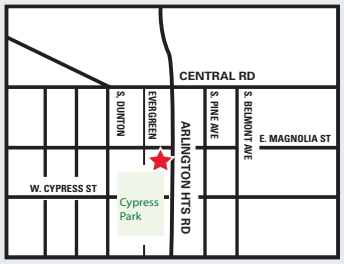
cuCash Card (ATM):
(800) 523-4175

For Bill Pay questions:
call (888) 221-0107

EQUAL HOUSING LENDER

NCUA

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



TUESDAY MARCH 5 — ANNUAL MEETING

DATE: TUESDAY, MARCH 5TH
TIME: 6:00 PM
PLACE: OUR NEW LOCATION AT 1104 S. ARLINGTON HTS RD

All AAEC members are invited to attend our annual meeting. Talk with your Board of Directors, check out changes planned for 2019, and learn about the current state of the credit union industry.

REFRESHMENTS WILL BE SERVED & DOOR PRIZES WILL BE AWARDED.

TAX INFO

Any accounts earning over $10 in interest or dividends, as well as accounts paying any amount of interest on real estate loans, will receive a 1098 form. All interest and dividend amounts, even those under $10, are listed on your end of year statement. Check your statement to easily find the amount you earn for your 4th quarter dividend, any bonus dividends, and your totals for the entire year.

COMING SOON! 2.99% APR FOR 12 MONTHS

VISA BALANCE TRANSFER PROMOTION

Both new and existing Visa credit card holders can benefit from our Balance Transfer Special. It offers a low 2.99% APR for 12 months and is available on all credit card balance transfers between February 1 and April 30, 2019.

PAY ONLINE CONFIDENTLY WITH VISA CHECKOUT

Pay securely with a single login from any device and guard your data behind multiple layers of security. Just 3 simple steps stand between you and easier online payments:

1. Enroll at **www.visacheckout.com**
2. Enter your card details and your address
3. Check out

Skip the forms and speed through online checkout everywhere you see the Visa Checkout button.

Visa Checkout – the easier way to pay online.

Introducing Visa Checkout
Enroll your Credit Union Visa card now
Enroll now
VISA Checkout

CONSUMER LOAN RATES

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

New/Used Vehicle

All 2017 – 2019 Models

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

2016 & Older Models

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

Effective 1/1/19. *Car loans cannot exceed 10 year terms.

Give us a chance to beat your dealer's rate!

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	7.0% ~~9.0%~~	1 yr
	8.0% ~~10.0%~~	2 yrs
	9.0% ~~11.0%~~	3 yrs
	10.0% ~~12.0%~~	4 yrs
	11.0% ~~13.0%~~	5yrs
Share Secured Loans	2.99%	3 yrs
	3.99%	4-5 yrs
	4.99%	6-7 yrs
Tuition Loans	8.5%	5 yrs

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

HOME EQUITY LINE OF CREDIT 5.0%

Maximum limit of $150,000.

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

*Rate valid thru 2/28/19