

AAEC ADVANTAGE

Credit Union

October 2022

Dear Friends,

After 22 years with AAEC, I will be retiring as President and CEO at the end of 2022. The Board of Directors has named Rachel Noltner as the new President effective January 1. Rachel has been with AAEC for many years and her experience should ensure a seamless transition.

I have spent many unsuccessful hours trying to think of how to say "Thank You" for the trust you have placed in me over the years, but even more so, for the friendships we've developed. It has been a blessing and an honor to work with all of you, and I sincerely thank you for your many kindnesses.

I wish you good fortune financially and personally and truly hope we meet again. You can undoubtedly find me at a dance recital or soccer match. I'll be the grandma wearing the AAEC shirt.

Warmest wishes always –Jill Lindsay

**VISA
Special**

1.99% APR
FOR 6 MONTHS

Between 10/1/22 and 11/30/2022, receive an incredibly low 1.99% APR on purchases and balance transfers for 6 months! Don't have an AAEC VISA? Now would be an excellent time to open one.

**COMING
SOON!**

**Holiday
LOAN SPECIAL**

Let AAEC help with your holiday expenses! Our one year loan special offers you a low interest rate of 6.99% APR. This rate will be valid in November and December.

6.99% APR
1 YEAR TERM

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

What will my payment be?

Borrow \$1000: Pay \$44 each pay day*	Borrow \$3000: You'll owe \$130 every pay period*	Borrow \$10,000: Pay only \$433 each pay day*
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VISA PAYMENTS

Tired of mailing checks for your AAEC Visa bill? Sick of looking for a stamp at the last minute? We can help! Just call us and we can transfer the funds directly from your AAEC account to make your card payment.

KIDS' CORNER

Trick-or-Treat at AAEC!

Visit us in the drive thru or in the lobby October 31, 2022 between 9:00am and 5:00pm for a special treat. Don't forget to wear your costume!



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.

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.

AAEC Credit Union

Business Hours:
Monday – Friday 9am – 5pm
Saturday 9am – 12pm
www.aaeccu.com

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

Fax: (847) 392-1926
Jill Lindsay, President

Chairman Tom Adam
Vice Chairman Kelley Zerfahs
Treasurer Scott Gustafson
Secretary Seema Kurup

Directors

John Meyers, Jr. Eric Swanson
Nancy Milne Bill Timmins
Jan Phillips

Credit Union Closings

October 10 – Columbus Day
November 11 – Veterans Day
November 24 & 25 – Thanksgiving
December 24 & 26 – Christmas
December 31 – New Years Eve
January 2 – New Years 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



For surcharge-free ATMs:

AAEC, 1104 S Arlington Hts, Arlington Hts
or log on to



www.allpointnetwork.com

or



www.co-opnetwork.org

or

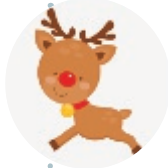
any Village Bank & Trust location



Need a holiday gift idea?

We've got you covered. We have \$2 bills, half dollars, and dollar coins available. They make terrific gifts, especially for kids.

VISA Gift Cards are available in any amount from \$10 – \$1000. Members may purchase up to five cards each month with no fee! Call ahead and we'll have them ready for you.



HOLIDAY CLUB

Holiday club funds will be disbursed the first week of November. If you have a checking account with AAEC, the funds will automatically be deposited into it. All others will receive a check in the mail.

Don't have a meltdown! Skip-a-Pay



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 AAEC 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.

\$500 CAREER ADVANCEMENT SCHOLARSHIPS

These awards may be used for any class or program taken in 2023 which will help advance your career. Applicants may be currently employed, ready to start college or grad school, or already be in the middle of a program. You do not need to be working toward a degree. Applications are available in our office and on our website. Recipients are chosen at random and must be an AAEC primary member in good standing.

Applications must be received by the AAEC office no later than December 30, 2022.

CONSUMER LOAN RATES

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

New/Used Vehicle

All 2020 – 2023 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)

2019 & 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)

*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, 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

6.99% ~~9.5%~~
valid in Nov. & Dec.

UP TO:
1 yr
2 yrs
3 yrs
4 yrs
5 yrs

Bill Consolidation

6.99% ~~9.0%~~
valid in Nov. & Dec.

10.5%
11.5%
12.5%
13.5%

UP TO:
1 yr
2 yrs
3 yrs
4 yrs
5 yrs

Share Secured Loans

2.99% 3 yrs
3.99% 4-5 yrs
4.99% 6-7 yrs
8.5% 5 yrs

Tuition Loans

FOR MORTGAGE AND REFINANCING OPTIONS

VISIT OUR WEBSITE, WWW.AAECU.COM, OR CALL (773) 305-7009