

AAEC ADVANTAGE

Credit Union

JULY 2024

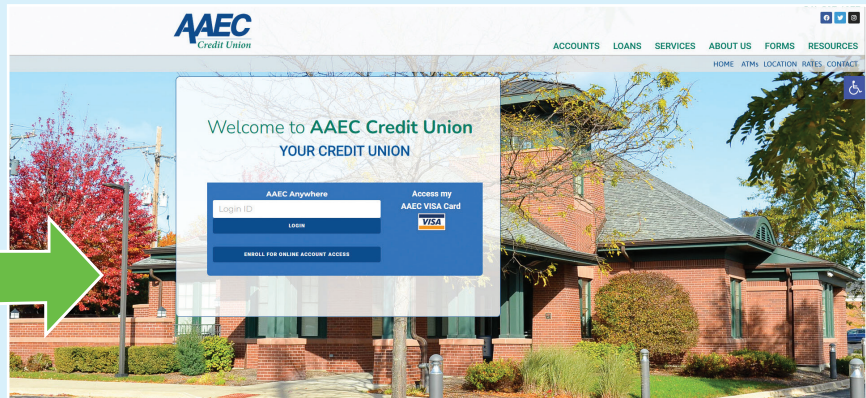
Coming this quarter – A new website look!

We are excited to be launching our new mobile friendly website in the 3rd quarter this year. We believe that you will all enjoy this new look and layout!

Don't be surprised when you see this....



Change to this....



in the near future!

Visa Balance Transfer Promotion

4.99% APR
for 14 months

Transfer an existing balance to your AAEC Credit Card between June 1, 2024 and September 7, 2024 and pay a low 4.99%APR for 14 months!

KIDS' CORNER

We are looking for a mascot for the credit union and we have narrowed it down to three. Send your favorite one in an email to office@aaeccu.com. Put in the subject line Mascot and the one with the most votes will be debuting in the near future. Adults, want a say? Feel free to shoot us an email with your favorite as well!



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.

Privacy Policy

For a copy of AAEC's privacy policy, please visit our website at aaeccu.com or call us at (847) 392-1922 to request a paper copy.

Dormant Accounts

Each year, financial organizations, insurance companies, and government entities are required to turn over abandoned property to the State Treasurer's Office. We will mail notices to inactive account owners over the summer. If you receive a notice, follow the simple instructions to avoid having your funds sent to the State Treasurer.

It's easy to see if you or your loved ones are entitled to forgotten assets. In Illinois, visit icash.illinois.gov.



Did you know?

Did you know that it is often more cost effective to take a rebate on a car purchase vs the lower interest rate. Let our loan officers calculate which option will save you the most money!



Business Hours:

Monday – Friday 9am – 5pm
Thursday drive thru – 9am – 6pm
Saturday 9am – 12pm
www.aeccu.com

1104 S. Arlington Heights Rd
Arlington Heights, IL 60005
Phone: (847) 392-1922
Fax: (847) 392-1926
Rachel Noltner, President

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

Directors

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

Credit Union Closings

July 4 – Independence Day
September 2 – Labor Day
October 14 – Indigenous Peoples' Day
November 11 – Veterans Day
November 28 – Thanksgiving
December 25 – Christmas

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



CONGRATULATIONS TO OUR AAEC CLASSROOM GRANTS!

AAEC awarded \$250 grants to benefit the students of 18 educators/staff!

Take the Summer Off from Loan Payments

Take an auto, bill consolidation, or personal loan in July or August and make no monthly payments until fall. If you already have a loan with us and you also 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, an existing direct deposit, or an electronic deduction from another financial institution.

AAEC is Hosting a School Supply Drive!

School supplies ensure that all kids have the same opportunities to start the school year off right, and profoundly impacts youth and their learning experience.

We will be distributing these supplies at a local food/supply drive in August for children in need. We are looking forward to partnering with the City of Rolling Meadows to provide these much needed items to students.

Feel free to drop off any supplies by August 5 to the credit union office.

CONSUMER LOAN RATES*

Call AAEC at (847) 392-1922 or visit www.aeccu.com to apply!

New/Used Vehicle*

All 2022 – 2024 Models

5.5%*	3 yrs	8.5%*	8-9 yrs (Loan must exceed \$25,000)
6.5%*	4-5 yrs	9.5%*	10-12 yrs (Loan must exceed \$50,000)
7.5%*	6-7 yrs	10.5%*	13-15 yrs (Loan must exceed \$50,000)

2021 & Older Models*

6.5%*	3 yrs	9.5%*	8-9 yrs (Loan must exceed \$25,000)
7.5%*	4-5 yrs	10.5%*	10-12 yrs (Loan must exceed \$50,000)
8.5%*	6-7 yrs	11.5%*	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.

*As low as, rates are subject to change w/out notice.

	UP TO:
Signature Loans	10.0%* 1 yr 11.0%* 2 yrs 12.0%* 3 yrs 13.0%* 4 yrs 14.0%* 5 yrs
Bill Consolidation	9.5%* 1 yr 10.5%* 2 yrs 11.5%* 3 yrs 12.5%* 4 yrs 13.5%* 5 yrs
Share Secured Loans	5.5%* 3 yrs 6.5%* 4-5 yrs 7.5%* 6-7 yrs
Tuition Loans	8.5%* 5 yrs

For mortgage and refinancing options

visit our website, www.aeccu.com, call or text (616) 588-9710

