

# AAEC ADVANTAGE

## Credit Union

OCTOBER 2024

Introducing...

### A SAVVY way to manage your Credit Score

**Savvy Money.** A smart way to manage your credit score right from your online account or mobile banking app. Savvy Money is a **FREE** service to AAEC members.

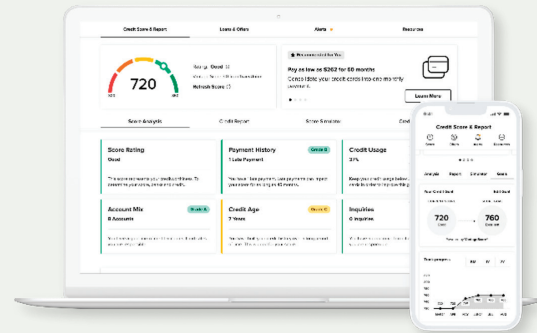
Managing your credit score is essential to your financial well-being.

With Savvy Money you can access your credit score and full personalized credit report. You can also check and refresh your credit score daily without any impact to your credit score.

Additional benefits are:

- Real-Time Credit Monitoring Alerts
- Credit Score Education
- Credit Score Action Plan
- Credit Score Simulator
- Credit Disputes...and more

Savvy Money provides you with the necessary resources to manage your financial health!



powered by  
**savvymoney**

### Visa Promotion

Open a new VISA account between Oct 1 and December 7 and pay 1.99%APR for 6 months on purchases and balance transfers!

**1.99%** APR  
for 6 months



### 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 are in the process of mailing account owners' letters notifying them if they have a dormant account. 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](http://icash.illinois.gov).



This holiday season we will be working in conjunction with the City of Rolling Meadows and Wings.

Come visit us in our office November or December to participate in our Angel Tree.

If your preference would be to bring in items – such as toiletry items, children's items, food items or more – feel free to drop them off at the AAEC Office. We will have a donation box that will be going straight to WINGS.

### KIDS' CORNER

#### Trick-or-Treat at AAEC!

Visit us in the drive thru or in the lobby October 31, 2024 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.



## \$500 Career Advancement Scholarships

These awards may be used for any class or program taken in 2025 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 December 31, 2024.



## 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.



## Shred Event

Looking to clean up this fall? Join us Saturday, November 2 between 9 and 12 for our free paper shredding event! Bring your unwanted personal documents to be securely shredded on-site.

## The Perfect Gift for any Occasion



As the holiday season is quickly approaching, you may be looking for the ultimate gift to give. As an AAEC member you are entitled to 5 fee free VISA gift cards per month! Give us a call ahead of time and let us know the denomination and we will have them ready for you to pick up to avoid any waiting. We also have \$2 bills, half dollars, and dollar coins available – these make terrific gifts for kids!

## CONSUMER LOAN RATES\*

Call AAEC at (847) 392-1922 or visit [www.aeccu.com](http://www.aeccu.com) to apply!

### New/Used Vehicle\*

All 2022 – 2025 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.

### Signature Loans

10.0%*	UP TO: 1 yr
11.0%*	2 yrs
12.0%*	3 yrs
13.0%*	4 yrs
14.0%*	5 yrs

### Bill Consolidation

9.0%*	UP TO: 1 yr
10.0%*	2 yrs
11.0%*	3 yrs
12.0%*	4 yrs
13.0%*	5 yrs

### Share Secured Loans

5.5%*	UP TO: 3 yrs
6.5%*	4-5 yrs
7.5%*	6-7 yrs

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.

For mortgage and refinancing options visit our website, [www.aeccu.com](http://www.aeccu.com), call or text (616) 588-9710

### Business Hours:

Monday – Friday 9am – 5pm  
Thursday drive thru – 9am – 6pm  
Saturday 9am – 12pm  
[www.aeccu.com](http://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

October 14 – Indigenous Peoples' Day  
November 11 – Veterans Day  
November 28 – Thanksgiving  
December 24 – open until 12pm  
December 25 – Christmas  
December 31 – open until 12pm  
January 1 – New Years Day

### After hours lost or stolen cards:

Visa Credit Card:  
(800) 322-8472

Visa Debit Card:  
(800) 523-4175

ATM Card:  
(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](http://www.allpointnetwork.com)



or [www.co-opnetwork.org](http://www.co-opnetwork.org)

or

any Village Bank & Trust location

