

AAEC ADVANTAGE

Credit Union

JANUARY 2025

Let AAEC help you tackle your credit card debt! We've dropped our bill consolidation rate until Feb 28, 2025. Borrow between \$1,000 and \$30,000 for 2-5 years! Call AAEC or visit our website to apply. We'll gladly calculate all options to find a plan that's best for you.



SAFE DEPOSIT BOXES ARE AVAILABLE

Three sizes are available for rent.
All are 21 inches deep:



3 x 10 - \$55 per year

5 x 10 - \$75 per year

10 x 10 - \$125 per year

Stop in with your photo ID to rent a box.

Bill Consolidation Loan Special

9.99%*

*as low as

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 primary member. Applications are available on our website and at the AAEC office.



APPLICATION DEADLINE IS 4/30/25

Fraud Tips

- ✔ To help in preventing fraud, log in to your account daily or weekly.
- ✔ Be sure to check your credit card and account statements and use account alerts.
- ✔ Never give out personal information via text, email or phone call when unsolicited.
- ✔ Never click on links or attachments from emails that you don't know.



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.

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.

DATE: THURSDAY, MARCH 20TH

TIME: 6:00 PM

PLACE: AAEC CREDIT UNION OFFICE

All AAEC members are invited to attend our annual meeting. You'll have the chance to talk with your Board of Directors, hear about changes planned for 2025, and learn about the current state of the credit union industry. A light dinner will be provided.



Tax Reminder

Any accounts earning over \$10 in interest or dividends, as well as accounts with any amount of interest paid on real estate loans, will receive a 1099 or 1098 form in the mail. 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 earned for your 4th quarter dividend, any bonus dividends, and your totals for the entire year.



Business Hours:

Monday – Friday 9am – 5pm
Saturday 9am – 12pm
www.aeecu.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

January 1 – New Years Day
January 20 – Martin Luther King Jr. Day
February 17 – Presidents' Day
May 26 – Memorial 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



OR
www.co-opnetwork.org



COMING SOON!
OUR NEW MOBILE APP

WE WANT YOU TO HAVE THE BEST MOBILE BANKING EXPERIENCE POSSIBLE. SO WE'VE UPDATED OUR MOBILE APP!

- EASIER TO NAVIGATE
- MORE FEATURES THAN EVER
- A MORE MODERN & STREAMLINED LOOK

THERE'S NOTHING FOR YOU TO DO EXCEPT UPDATE YOUR CURRENT APP!

As part of our app refresh, we're also strengthening password requirements to a minimum of 10 characters. If your password already meets this, you're all set. If not, we recommend updating it now for a seamless transition.

Visa Balance Transfer

2.99%
for 12 months

Transfer a balance between 2/15/2025 and 5/15/2025 and pay 2.99% APR for 12 months. Valid for new and existing cards.

Coming Soon – Real Time Payments!

Within the next few months, AAEC will introduce real-time payments, allowing you to transfer money between institutions in seconds—stay tuned!

CONSUMER LOAN RATES*

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

New/Used Vehicle*

All 2023 – 2025 Models			
5.0%*	3 yrs	8.0%*	8-9 yrs (Loan must exceed \$25,000)
6.0%*	4-5 yrs	9.0%*	10-12 yrs (Loan must exceed \$50,000)
7.0%*	6-7 yrs	10.0%*	13-15 yrs (Loan must exceed \$50,000)
2022 & Older Models			
6.0%*	3 yrs	9.0%*	8-9 yrs (Loan must exceed \$25,000)
7.0%*	4-5 yrs	10.0%*	10-12 yrs (Loan must exceed \$50,000)
8.0%*	6-7 yrs	11.0%*	13-15 yrs (Loan must exceed \$50,000)

*Car loans cannot exceed 10 year terms.

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

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

9.99%
rate valid until 2/28/2025

Share Secured Loans	UP TO:
5.0%*	3 yrs
6.0%*	4-5 yrs
7.0%*	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.aeecu.com, call or text (616) 588-9710