

Saving is as easy as...

P.I.E.

Personal Investment Envelopes



No matter how you slice it....it's the easy way to save.

P.I.E. is an online envelope system that helps you save for bills, special events or anything you like. It is a perfect companion to your personal budget...and it is FREE.

P.I.E. is designed to be easy to use, and help you set aside money for:

- **BILLS** Have money already saved for bills so you can make timely payments and reduce stress when they come due. P.I.E. can help you avoid late fees while improving your credit score with on time payments.
- **SPECIAL EVENTS** Maybe you want to save money for a family vacation, wedding, shopping trip or anything you like, use the P.I.E. worksheet to see how much you need to save from each paycheck to be ready for the big day. We'll help you set up the deduction from your paycheck making it even easier to save!
- **SAVINGS GOALS** Paying off high interest credit cards, saving for retirement, a down payment on a home, whatever your dreams, P.I.E. can give you a way to plan and reach your goals....one paycheck at a time.

How does P.I.E. work?

P.I.E. allows you to set up online envelopes. With direct deposit, the money you designate is automatically put into your envelopes with each paycheck. Use the envelopes to put money aside from each paycheck to go toward bills or savings goals. When bills come due, simply transfer the money from your envelope into your checking account and pay the bill. Add e-statements with your P.I.E., and our online bill pay system is FREE making it even easier to pay bills!

If you are using P.I.E. to save for a special event or savings goal, the money you designate will go into your envelope until you are ready to use it. Just sit back, and watch your envelope grow.

How do I sign up?

Print an enrollment form from our website at www.aaccreditunion.org or pick one up at any AAC branch location. Complete the form and return to AAC. Worksheets are also available on our website to help you determine how much you will need to set aside from each paycheck to pay your bills/reach your goal.

More Details

Up to 10 envelopes are allowed with your account. If you have a mortgage escrow account with AAC or other sub-share accounts, less than 10 envelopes will be available.

By choosing P.I.E., your direct deposit from your employer will not increase but will redistribute your paycheck as you authorize. If you would like to increase the amount of your paycheck that comes to AAC, please see a representative for assistance.

P.I.E. does not automatically transfer the money from your envelopes into your checking account to cover bills. You are responsible for making transfers, as needed, to cover account activity.

P.I.E. is a free service and there are no penalties for envelope withdrawals. Standard account fees apply.



aac credit union
everyday people helping people everyday