

Member CONNECTION

A QUARTERLY PUBLICATION OF
AAC CREDIT UNION

Winter 2012

Celebrating
75 *Years*

ANNUAL MEETING & APPRECIATION DINNER

You are invited to attend the AAC CU
Annual Meeting. Help us
celebrate 75 years of member service.

Thursday, March 22nd

Check In 5:30pm / Dinner 6:00pm

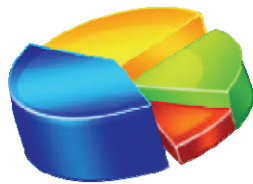
English Hills Country Club

1200 Four Mile Rd. NW, Grand Rapids

RSVP at any branch by March 7th

We hope to see you there!

AAC Credit Union will accept nominations
for the Board of Directors and Committees
through January 31, 2011. If you would
like to be considered as a candidate,
please contact the AAC Main Branch at
616-459-4429.



PIE PERSONAL INVESTMENT ENVELOPES

Start the New Year with a new plan to budget and save. Personal Investment Envelopes, or PIE, is here to help you reach your goals and keep your budget on track—and the best part—it's **FREE!**

With PIE, you set up online envelopes. You give each envelope a name, like Rent, Phone Bill, Electric Bill, Vacation, Wedding, etc. Next, decide how much you need to put into each envelope from your paycheck in order to pay your bill on time, or to reach a savings goal. Sit back and relax; PIE will do the rest.

When your paycheck comes in to AAC via Direct Deposit, the money you have designated will go into each envelope. When you need to pay your bills or spend the money you have saved, simply transfer money from PIE into your checking and you are all set!

Visit our website for more details and a PIE Enrollment Form.

ENVELOPE IDEAS

Rent/Mortgage

Electric Bills

Mobile/Phone Bills

Taxes

Vacations

Pet Care

Hobbies

Wedding/Baby

Insurance

Groceries

Home Improvements

Scholarship
Joan Szarowicz Memorial

\$1500 COLLEGE SCHOLARSHIP

AAC Credit Union is again offering a \$1500 College Scholarship to a 2012 high school graduate.

To be eligible, students must meet the following qualifications:

- Must be a graduating high school senior
- Must have a 3.0GPA or higher
- Must complete and return application and supporting material by April 1, 2012
- Must be member of AAC Credit Union for one year prior to application date
- Must be enrolled or plan to enroll at an accredited college or university

Accepting Applications January 1—April 1, 2012

For an application and selection criteria,
visit our website or stop by any AAC branch location.

www.aaccreditunion.org



TurboTax



Choose Easy.

GET A CHANCE TO WIN \$15,000 WITH TURBO TAX

Visit us online at www.aaccreditunion.org and learn how you can try any TurboTax® Online product for FREE and get a chance to win \$15,000.

Let TurboTax guide you step by step like a GPS to your maximum refund, guaranteed.

To Contact Us

Main Office

904 Broadway NW
Grand Rapids, MI 49504
616-459-4429
800-858-1633
Mon.-Thurs. 9am - 5pm
Friday 9am - 5pm
Drive thru until 6pm

Herman Miller Branch

855 E. Main St.
Zeeland, MI 49464
616-654-3461
Mon.-Fri. 9am-4:30pm

Zeeland Branch

612 E. Main St.
Zeeland, MI 49464
616-772-3820
Mon.-Fri. 9am-5pm
Saturday 9am - 12pm

Spring Lake Branch

17228 Van Wagoner Rd.
Spring Lake, MI 49456
616-842-3147
Mon.-Fri. 9:00am-5pm

Holland Branch

12390 Riley St.
Holland, MI 49424
616-994-6300
Mon. - Wed. 9:00am-5:00pm
Thurs., Fri. 7:00am-5:00pm
Saturday 9am - 12pm

Call to report a lost or stolen

Debit Card

1-800-528-2273

VISA Card

Weekdays
1-800-858-1633
Nights & Weekends
1-866-333-4740



**AAC CREDIT UNION
WILL BE CLOSED:**

January 2, 2012
April 6, 2012



TEST YOUR PHISHING KNOWLEDGE TAKE OUR QUIZ

Scenario : The phone rings. A very pleasant-sounding woman is on the line from your credit card company. According to the woman, there has been a rash of card fraud in your area, and the credit card company needs your card number to verify you haven't been targeted. Do you:

- A. Give her your credit card number
- B. Refuse and hang up.
- C. Take the woman's contact info and call the credit card company's customer service line to verify the woman's request.

As long as you didn't pick A, you should be okay.

Remember, a **key goal to keep your information secure is to never give it away.**



Happy Anniversary
Cherie Ouding
Branch Manager
Herman Miller



Thank you for 20 years of excellent member service!

Sprint AAC MEMBERS SAVE WITH SPRINT

- **10% off** most regularly priced Sprint service plans
- **15% off** most regularly priced Sprint business service plans
- Waived activation fee on new activations
- Waived upgrade fees

Click www.SprintSave4CU.com

Call **877.SAVE.4.CU** (877.728.3428)

Visit your local Sprint retail location

Just tell them you're a **CREDIT UNION MEMBER** to get this exclusive offer.

Use Corporate ID: **NACUC_ZZM**

Application of discount requires 2-year contract extension on existing plans. Verification of membership is required at time of activation/upgrade. All rights reserved.



Let it Snow!

5.90% APR

We've lowered our rates!

Snowmobile Loan
Sample Price \$9000
Sample Term 60 Months
\$173.61 PER MONTH

APR=Annual Percentage Rate
Rates are as low as, and may vary based on individual credit review.

HEALTH SAVINGS ACCOUNTS

With a qualifying High Deductible Health Plan (HDHP), members can enjoy the benefits of an AAC Health Savings Account. We offer:

No minimum deposit | No monthly fee
Easy online management | Debit card

CURRENT RATES*	APR	APY
\$1.01-\$1,000	1.49%	1.50%
\$1000.01-\$5,000.00	2.96%	3.00%
\$5,000.01-\$25,000.00	3.21%	3.26%
\$25,000.01 and more	3.45%	3.51%

*Rates subject to change.



iPad Winner
eService Promo

CONGRATULATIONS
TOM PATTON




Go Paperless

E-statements are safe, secure and convenient.

ENROLL TODAY!