

# aspire

with AAC Credit Union



Autumn 2015

## IN THIS ISSUE:

-  New Standale Branch
-  Welcome Big Dutch Fleet CU
-  Skip a Payment Annual Event
-  Social Security Seminar

## CHRISTMAS CLUB NOTICE:

Just in time for the holidays, Christmas Club funds will be transferred into regular savings on November 1.

## TRAVEL NOTIFICATION:

Let us know if you are traveling out-of-state or abroad so that we may place a notice on your AAC debit or Visa card for hassle-free transactions while away.

For the past 15 months, AAC Credit Union board and management considered a name change—but from lists of potential names, nothing seemed to fit. The decision was made to keep the name AAC and breathe new life into the branding.

“In addition to freshening up the logo with bold new colors, we wanted to bring new meaning to the letters A.A.C.,” said Velvet Fuller marketing director. “We put on our thinking caps and looked at how we help our members every day.”

Aspire, achieve and connect were the words chosen for the new tagline.

“We want our members to have financial aspirations. We want them to achieve their goals and we want our members to really connect with us so that we can guide them toward the services that will help them grow financially,” said Fuller.



aspire | achieve | connect  
AAC Gets a New Look

## Here We Grow!

### GROUNDBREAKING CEREMONY NEW STANDALE BRANCH

On September 16th, the first shovel was driven into the ground to officially mark the spot of a new AAC branch slated to open in Spring 2016.

The new branch will be located next to the Meijer gas station on Wilson Ave. Look for our sign and watch us grow!



*Pictured: (L to R)*

*Gord Jeltema, Jim Ondersma, Dennis Ziolkowski, Velvet Fuller, Brian Turmell, Jay Datema, Ben LaMacchia*

## Big Dutch Fleet CU Joins us!

On September 19th, Big Dutch Fleet Credit Union joined the AAC Credit Union family. This partnership brings new services and locations to members of both credit unions.

“We are excited to welcome the Big Dutch members to our credit union family, and to add a convenient new south Holland location to our growing organization,” said Brian Turmell, AAC CEO.

The new AAC *Big Dutch* branch is located at:

**215 E. 25th Street  
Holland, MI 49423  
(corner of 24th & Lincoln)  
Monday-Friday, 9am to 5pm**



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800.858.1633 | [www.goaac.com](http://www.goaac.com)

## Be Payment Free Skip a Payment Annual Event

Qualifying members can choose to skip one loan payment\* per twelve months putting extra cash in your pocket when you need it most. **Use the money you would spend on loan payments for Holiday Shopping or Travel, Catching Up on Other Bills, or Anything You Like!**

To apply, complete the form below and return to any AAC branch. A loan specialist will contact you soon.

### Yes! I would like to Skip a Payment

I wish to skip/defer a payment for the month and loans indicated below. I understand the interest will continue to accrue at the contractual rate of my note, the term will be extended, and a \$25 fee will be added to the loan.

Date \_\_\_\_\_

Name \_\_\_\_\_

Phone Number \_\_\_\_\_

Account Number \_\_\_\_\_

Loan Suffix(es) \_\_\_\_\_

Month to Skip \_\_\_\_\_

My monthly payment is currently paid by an automatic transfer  
(Please circle one) YES NO

Signature \_\_\_\_\_

Co-Applicant Signature \_\_\_\_\_

\*Loan must be open for at least 90 days. Loan must be current with no delinquencies in the past 6 months. Only one skip allowed in a 12 month period. A \$25 processing fee, the deferred payment and accrued interest will be added to the end of the contract. This will not affect your payment history. Skip A Payment is not available on all loan types such as, mortgages, home equity loans, Visa Cards, Boost/Bridge Loans or HMI Computer loans. May not be available when combined with certain insurance programs.

To review the AAC Credit Union Privacy Policy, visit  
[www.aaccreditunion.org](http://www.aaccreditunion.org) and  
click *Privacy Policy* at the bottom of any page.

HERMAN MILLER 855 E MAIN 616.288.0220 M-F 9AM-4:30PM  
ZEELAND 612 E MAIN 616.772.3820 M-F 9AM-5PM SAT 9AM-12PM  
HOLLAND 12390 RILEY 616.994.6300 M-F 9AM-5PM SAT 9AM-12PM  
HOLLAND 215 E 25TH 616-396-5000 M-F 9AM-5PM  
SPRING LAKE 17228 VAN WAGONER 616.842.3147 M-F 9AM-5PM  
GRAND RAPIDS 904 BROADWAY NW 616.459.4429 M-TH 9AM-5PM FRI 9AM-5:30PM

TO REPORT A LOST OR STOLEN:  
DEBIT CARD 800.528.2273  
VISA CREDIT CARD 800.858.1633 WEEKDAYS 866-333-4740 NIGHTS/WEEKENDS



Welcome  
Jeff Oleniczak

## Complimentary Seminar Social Security

### The Choice of a Lifetime Complimentary Seminar

Monday, November 2, 2015 @ 6pm  
Brann's Steakhouse  
401 Leonard St NW, Grand Rapids  
Appetizers and soft drinks provided

#### Learn the facts about the Social Security program:

- Why your Social Security filing decision matters
- What you need to know about Social Security
- How to make a decision that works best for you

#### RSVP by phone or email to:

Jeff Oleniczak  
CFS Financial Advisor  
616-644-8146  
[jeff.oleniczak@cusonet.com](mailto:jeff.oleniczak@cusonet.com)

Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through CFS: are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal. Investment Representatives are registered through CFS. The Credit Union has contracted with CFS to make non-deposit investment products and services

## Sprint Discounts for AAC Members Your family can save

Sports equipment, college savings, movies and more...It can be expensive to be a parent these days. Why not save where you can and get a break on your family's monthly data service with Sprint Credit Union Member Discount. Just for being a member, your family can save these ways:



- Get a 10% discount on select regularly priced Sprint monthly data service
- Have your activation fee on new lines waived (\$36 savings)
- Have your upgrade fee waived (\$36 savings)
- Mention Corporate ID: NACUC\_ZZM

AAC CREDIT UNION WILL BE CLOSED  
NOV 11 | NOV 26 | DEC 24 & 25 | DEC 31 & JAN 1

24 HOUR SERVICE - CHECK YOUR BALANCE, MAKE A TRANSFER AND MORE

- CU\*TALK AUTOMATED TELEPHONE SYSTEM  
616.285.5720 OR TOLL FREE 866.267.4724
- ONLINE / MOBILE / TEXT BANKING

THESE SERVICES REQUIRE ACTIVATION. PLEASE CONTACT AAC FOR ASSISTANCE.