

aspire

with AAC Credit Union



Autumn 2017

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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.

DID YOU MOVE RECENTLY?

Please alert us when you have a new address, telephone or email so that we can stay in touch with important account updates.

Happy anniversary, AAC!



In 1937, a handful of American Seating Company employees came together creating a new credit union providing fair lending and a place for families to safely save their money. Our founders probably never dreamed that 80 years later, their seed of an idea would grow into a thriving credit union. **We are the very definition of home-grown!**

From the days of paper ledgers to the digital world we live in now, we have seen so many changes, but one thing remains the same, AAC has the finest members around. And we are grateful.

Stop by any AAC Credit Union branch to pick up an anniversary yo-yo. C'mon, you know you want one!

Available after Oct. 10th - While supplies last

ScoreCard Rewards

Your AAC Visa Platinum has more than just great rates—it has **ScoreCard Rewards!** You earn 1 point for every \$1 spent (purchases only). Redeem your points for:

- Travel including hotels, flights, rental cars, cruises
- Merchandise including brands like Apple, Pandora and Sony
- Daily Drawings
- Donate to Charity
- And more!

You don't have an AAC Visa Credit Card? What are you waiting for? Apply today at 800-858-1633.

SCORECARD®

Visit scorecardrewards.com to view and redeem your points

Bye-Bye Payment

Choose your November, December or January payment

It's Skip a Payment Time

Do you want to skip right over your next loan payment to free up some cash for things like holiday shopping, catching up on other bills, or travel? Well, ok!

Qualified members can skip a loan payment. That's right, no payment...

Visit goaac.com or any branch to get the details or to apply.

Loan must be open for at least 90 days. No delinquencies in the past 6 months. Only one skip allowed in a 12 month period. \$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 including mortgages, home equity loans, Visa Credit Cards, Bridge/Boost Loans or HMI Computer Loans. May not be available when combined with certain insurance programs. See branch for full details.

FEDERALLY INSURED BY THE NCUA | EQUAL HOUSING LENDER



800.858.1633

www.goaac.com

Attention Christmas Club Savers: Your Christmas Club funds will be transferred to your regular savings account on **Wednesday, November 1**. It's time to shop. :)

Member Perks Getting More for Your Membership



Get **\$100 CASH REWARD** with EVERY NEW LINE when you switch to Sprint®, and **\$50** for each existing line! Plus, get a **\$50** loyalty cash reward every year for every line. Visit LoveMyCreditUnion.org/Sprint for more details .



AAC members enjoy FREE membership in the Credit Union Travel Club, a discount travel site just for you. **Get exclusive discounts on hotels, flights, cruises and more.** Visit CreditUnionTravelClub.com to activate your free account. **ACTIVATION CODE: AACTRVL**



Team AAC at the Zealand Zoom 5K

Pajama Banking.....oh, yeah 24/7 Account Info and Loan Applications

Working third shift and need to apply for a loan, no problem. It's midnight and you want to check your account balance, no problem.

Download the AAC Credit Union app or visit us online at www.goaac.com for 24 hour convenience.....even in your p.js.

To review the AAC Credit Union Privacy Policy, visit www.goaac.com 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
- STANDALE 177 WILSON AVE NW 616.288.0288 M-F 9AM-5PM SAT 9AM-12PM

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

What is a Data Breach? What you should know

A **data breach** is a security incident in which sensitive, protected or confidential data is copied, transmitted, viewed, stolen or used by an individual unauthorized to do so.

Recent news of the Equifax breach caused many concerns over the security of personal information. Here are a few tips to always keep in mind.

- **Review your statements upon receipt**, or better yet, regularly monitor your accounts online. Report any suspicious activity right away.
- **Monitor your credit report.** You may obtain a free copy of your credit report by visiting www.annualcreditreport.com . This is the only site established by the FTC for this purpose.
- Consider **enrolling in Sherpa Identity Protection** offered through AAC Credit Union. Sherpa provides credit score tracking, credit report monitoring and more. Visit the Must Haves tab at goaac.com for more details.
- **Keep learning** about protecting your identity by visiting the Tips and Advice tab at ftc.gov.

Live Chat
Mon-Fri 8am-7:45pm
Sat 8am-4:45pm

Use Live Chat for general account questions. Service available from our website or within online banking.

AAC CREDIT UNION WILL BE CLOSED
OCT 9 | NOV 23 | DEC 25 | 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.