

SPRING

14



aac
credit union

Your home is more than just walls and a roof, it's the place where memories are made. Your dream home is waiting. Let us help you get there.

Purchase or refinance a home

Affordable closing costs

Helpful guidance for first-time home buyers

Vacation home/cottage financing

Spring is the season of home improvements. To update your kitchen or add some curb appeal, see us for a Home Equity Loan and go from 'To Do' - to done!



AAC Home Lending
Mortgage & Home Equity

April is

Youth Month

CELEBRATING KIDS & TEENS

Each year AAC celebrates youth members with special offers and promotions to encourage and reward saving.

- **3%APY Youth CD**
Kids 18 & under enjoy an amazing rate! *Max \$500/1 per youth/12 month term/2.97%APR*
- **\$5 New Youth Account Bonus**
New youth accounts receive a \$5 bonus deposit when opened in April.
- **Teen Checking Gift**
Members 15-17 years receive AAC ear buds when opening a Teen Checking. It will be music to your ears. *Teen checking requires parental permission.*

APY=Annual percentage yield. See branch for offer details.

FEDERALLY INSURED BY THE NCUA | EQUAL HOUSING LENDER



Thank You

West Michigan

Voted Top Three

AAC Credit Union placed second in the Best of West Michigan contest. Thanks to all who voted! Residents cast ballots by newspaper insert and online for their favorite business in a number of categories.

"We are very pleased to be included in this years Top Three Credit Unions," said Velvet Fuller, marketing director. "We are glad to be recognized by our community. We work very hard to make our members smile, and it shows."

Winners were announced in the January 2014 special edition of the Holland Sentinel.

"We're going for #1 in 2014," said Fuller.



800.858.1633

| www.aaccreditunion.org

MEMBER Benefits

DISCOUNTS ON GM VEHICLES

AAC members receive preferred pricing on most new GM Vehicles. This is in addition to current incentives and special offers.

Spring is the perfect time to buy a new car.

- You could save hundreds, even thousands of dollars on your new **Chevrolet, Buick or GMC** purchase.
- Save even more when you finance your car or truck at AAC Credit Union.

the Credit Union
Member Discount
from GM.



For details and to register for your GM Authorization Number, visit the GM page at lovemycreditunion.org.

To apply for an Auto Loan at AAC

Call 800-858-1633

Click www.aaccreditunion.org

Come in to any AAC branch location

TRAVEL NOTICE: Please notify us when you are traveling with your AAC debit or credit card. We will gladly place an alert on your card for hassle-free travel.

TRAVEL MONEY: Go around the world with Visa Travel Money a reloadable debit card. It's the new Traveler's Check! Available at most AAC branches.

NATIONAL ATM LOCATOR: Send a text to MYCOOP (692667) from any mobile phone. In the body of the text, enter a street address, or zip code, or city, state. In about 30 seconds, the service will reply with the Co-Op Network surcharge-free ATM nearest to your location. If you want more ATM locations, simply reply MORE.

If you are a small business owner with 3 or more employees, contact Velvet Fuller, AAC Business Development for information regarding our CU@Work program. 800-858-1633 ext. 1015

HERMAN MILLER 855 E MAIN 616.654.3461 M-FR 9AM-4:30PM
ZEELAND 612 E MAIN 616.772.3820 M-F 9AM-5PM SAT 9-12
HOLLAND 12390 RILEY 616.994.6300 M-F 9AM-5PM SAT 9-12
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
PLAINFIELD TOWNSHIP 5366 PLAINFIELD AVE 616.364.9819 M-F 9AM-5PM

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

"Don't Tax My Credit Union" is a national campaign dedicated to ensuring Congress doesn't raise taxes on 96 million credit union members nationwide and preserves financial choice for American consumers.

Join us today by visiting donthtaxmycreditunion.org to learn how you can help.



OnGuardOnline.gov

Lotteries and Sweepstakes Scams Protect Yourself

Scam artists often use the promise of a valuable prize or award to entice people to send money. Be on the lookout and always protect your personal information.

THE BAIT:

You get a letter or an email that claims you won a foreign lottery or online sweepstakes. The letter may look official, from a bank or well-known company, but wait. To claim your prize you must send a check or wire transfer to cover taxes, fees and insurance.

THE CATCH:

The scammers plan to disappear with your money, and not send you a prize! Any letter or email from a lottery or sweepstakes that asks you to pay taxes, fees, shipping or insurance to claim your prize is a scam. It is also illegal to play a foreign lottery.

WHAT YOU CAN DO:

Don't respond to suspicious offers, especially for a foreign sweepstakes. When in doubt, always delete or destroy the offer. If a sweepstakes run by an American company is legitimate, you won't have to pay to enter or to win. That's the law.

This information is provided by onguardonline.gov. OnGuardOnline.gov is the federal government's website to help you be safe, secure and responsible online. Visit for more valuable information and tips for protecting yourself and your personal information.

AAC CREDIT UNION WILL BE CLOSED

MAY 26 | JULY 4

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.