

aspire

with AAC Credit Union



Spring 2016

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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.

HOW TO SAVE \$500 IN FIVE MONTHS

If you struggle to build a savings account, you're not alone. According to Bankrate.com 62% of Americans have no emergency savings. But **you can save** by making a few changes.

QUIT SMOKING With cigarettes reaching over \$6, pack-a-day smokers spend at least \$180 a month. Improve your health, and your savings account, by seeking a smoking cessation plan.

SET IT AND FORGET IT Direct deposit is a proven way to build your savings. It takes \$25 a week to reach a \$500 goal in five months. Open a separate savings account to reduce the temptation to *dip in*.

POP GOES \$1.89 Purchasing a single 20oz. bottle of soda at a convenience store five days a week adds up to just under \$40 a month. Bringing drinks from home isn't going to save you \$500 in five months, but start brown bagging your lunch too, and you'll soon reach your goal.

Do you have other tips for saving? Share them on our Facebook page.



A cup of specialty coffee 5 days a week can add up to about \$100 a month. Try alternating between coffee made at home and your favorite java stop to put a few extra dollars into savings.

Track your spending for two weeks. Write down everything, even the smallest purchase. At the end of two weeks, add up your purchases in categories. **Where can you cut spending to help reach your savings goals?**

Coming Soon!

NEW STANDALE BRANCH OPENING IN APRIL

AAC Credit Union's seventh West Michigan branch will open its doors on Monday, April 11th. The new branch will serve as the administrative hub and is located at 177 Wilson Ave. The branch is a full service location with lobby, lending, mortgages and investment services. Hours are Mon-Thur 9am-5pm, Fri 9am-5:30pm, and Sat 9am-12pm.



Important Bill Pay Update

On April 28th, AAC Credit Union is switching to a new bill pay provider. The switch will bring a more user friendly experience to members who use this popular service.

What you need to know:

- Bill pay will be unavailable April 25-27
- Members should record payee information prior to April 25th in the event that some details do not convert
- 6 months of bill payment history will be transferred into the new system. Print any extended history needed prior to April 25th. After the conversion, this information will no longer be available.

Visit the bill pay FAQ page on our website for more details.

FEDERALLY INSURED BY THE NCUA | EQUAL HOUSING LENDER



800.858.1633

| www.goaac.com

Over 30,000 ATMs Nationwide
Take AAC Credit Union Wherever You Go

Did you know AAC has one of the largest ATM networks? Bigger than Chase Bank! You can choose between the Co-Op and Jeanie Networks for easy access to your money. So when you hit the road for your next vacation, take us with you.

Find the closest machine wherever you go:

- Send a text with the city and state to MYCOOP from any mobile phone
- Download the Co-Op Network Locator App for Android or iPhone



SCORECARD
...BECAUSE LIFE SHOULD BE REWARDING!

Visit ScoreCardRewards.com to register your card and view/redeem your points.

Now earn points with every purchase when you use your AAC Visa Platinum. Redeem your points for travel, electronics, jewelry and so much more. In addition to great rates, it is our way of saying "Thank You" for choosing your AAC card.

Exclusive Discounts
for credit union members

Did you know that credit union members have saved over \$1.4 billion with Love My Credit Union Rewards discounts. **Save with discounts from Sprint, Allied, ADT, TurboTax, Directv, CU Road Pal and cash back shopping from Love to Shop.** Visit lovemycreditunion.org to learn more.



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

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



Jeff Oleniczak
CFS Financial Advisor

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AAC Credit Union is pleased to introduce you to Jeff Oleniczak a Financial Advisor through CUSO Financial Services, LP (CFS). Jeff is a licensed professional trained to objectively analyze your investment needs and help you **create a financial plan** designed to meet your unique goals.

Start planning for tomorrow by calling today.

Jeff Oleniczak
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How to use your new AAC Chip Card

As of April 1, 2016 newly issued AAC Visa Credit Cards and AAC MasterCard Debit Cards will have chip technology.

How do I use my new chip card at the store?

1. Insert your card with the chip toward the terminal, facing up. Do not remove your card until prompted.
2. Provide your signature or PIN as prompted by the terminal. Some transactions may not require either.
3. When the terminal says the transaction is complete, remove your card.



Always remember when using your chip card to follow the prompts on the terminal and leave your card inserted until prompted to remove it.

Chip technology means your card has an embedded micro-chip that provides increased protection against fraud.

AAC CREDIT UNION WILL BE CLOSED

MAY 30 | 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.