

# aspire

with AAC Credit Union



Summer 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.

## Introducing FreePlus Checking

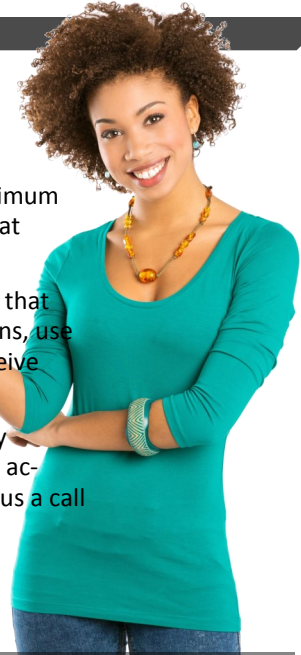
Free checking...only BETTER

What's better than a free checking with no monthly fee and no minimum balance? How about free checking that also earns **3.00%APY**? If that sounds good, you are gonna love our new **FreePlus Checking**.

And it's easy to do! Just open a **FreePlus Checking** and each month that you have over \$500 in direct deposit, make 15 debit card transactions, use e-statements and login to your account at least 4 times you will receive **3.00%APY** on your average daily balance. (on balances up to \$10,000)

You are probably already making these monthly transactions so why not get more for your money? If you have an existing AAC checking account, there is no need to get a new debit card or checks. Just give us a call and ask to make the switch.

APY=Annual Percentage Yield. Must meet monthly transaction requirements to earn interest.



Earn 3.00%APY on Your Checking  
Free checking...only BETTER

## Summer Fun!

### Get Your Summer On

AAC Credit Union members enjoy the benefit of discounts on summer fun at Michigan's Adventure. Go

ahead, make a splash and ride the coasters. It's fun for the kids and the kids-at-heart.

SAVE  
\$5.00

AAC Member Price \$31.00

\$36 when purchased at gate

Toddlers 2 & Under are FREE

TICKETS AVAILABLE AT ALL  
AAC BRANCH LOCATIONS.

Call ahead for  
large ticket orders.

## Michigan's Adventure

## Account Ability

It's Me 247 online and mobile banking lets you stay in touch with your money whenever and wherever you are.

### What can you do in mobile banking?

- Check your balance
- Transfer money between accounts
- Transfer money for a loan payment
- Apply for a loan
- Update your address, telephone or email
- Pay your bills

To get started, contact Member Services for online activation. Login instructions will be provided.

Keeping track of your money has never been easier.

FEDERALLY INSURED BY THE NCUA | EQUAL HOUSING LENDER



800.858.1633

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

## Understanding Your Credit Report

Our partners at Accel can help

Your credit score impacts your life in many ways. It influences your ability to be approved for a loan and the interest rate you may receive when applying for a car or house. The rate determines how much you will pay for the loan. Your credit score can influence your credit card interest rate and the amount you pay for insurance.

*Your credit report is a history of your credit behavior, or how responsibly you manage your money and your debt*

If you would like help understanding your credit report and score, call our partners at Accel. All AAC members receive free\* financial counseling through Accel. They can help you understand:

- How to read the report
- How to dispute inaccurate information
- What variables are used to determine a credit score
- Ways to improve your score

Take the first step.  
Call Accel Member Financial Counseling today

877-332-2235

[www.accelservices.org](http://www.accelservices.org)

\*Accel may charge a small fee to provide your credit report.

## 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](http://lovemycreditunion.org) to learn more.



To review the AAC Credit Union Privacy Policy, visit [www.goaac.com](http://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 NW 616.288.0288 M-TH 9AM-5PM FRI 9AM-5:30PM 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

## Scholarship Winner Rachel Merz



Rachel Merz was named the 2016 Joan Szarowicz Memorial Scholarship winner. She was awarded a \$1,500 prize to use toward her college education.

Applicants are required to submit a written or video essay telling AAC how we can better serve our college members. We always appreciate the feedback and ideas.

The scholarship program began in 2009 and has awarded \$12,000 in prizes.

(pictured with Brian Turmell, CEO)

## Current Rates Pick a deal

Certificate of Deposit 15 Month	1.25%APY	\$500 Minimum
	1.248%APR	
Certificate of Deposit 24 Month	1.40%APY	\$500 Minimum
	1.39%APR	
Motorcycle Loans	New - 3.99% <sup>APR</sup>	Up to 60 Months
	Used - 4.99% <sup>APR</sup>	
Boat Loans	New - 3.99% <sup>APR</sup>	Up to 180 Months
	Used - 4.99% <sup>APR</sup>	

All rates as of 06/30/16 and subject to change. Loans are 'as low as'. Individual rates may vary based on credit history. APY = Annual Percentage Yield. APR = Annual Percentage Rate. Penalties and fees may reduce CD earnings. Equal Housing Lender. Federally insured by NCUA.

AAC CREDIT UNION WILL BE CLOSED  
JULY 4 | SEPT 5

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.