

SPRING

15

aac
credit union



A new deck?
A kitchen remodel?
What's on your to-do list?

*Spring is the perfect
season for home
improvements.*

*Apply for a
Home Equity Loan
today.*

**Go from 'To Do' -
To Done**

Done

**We've Lowered Our Rates
Home Equity Loans**



Home Equity approval and individual rates are based on credit review, home value and other factors.

Kids'
Club

APRIL IS YOUTH MONTH

Kids 3-10 years old can join the fun and learn to save with the new AAC Kids' Club.

Kids love to bring money to the credit union to make their own deposits. They will really love their own savings passbook to watch the money grow.

Kids also receive a card on their birthday with special offers.

\$5

Open a Youth Account in April and receive a \$5 bonus deposit to get the savings started.

*Offer good for members 17 & under.
One per member. Must be new account.*

Mobile FREE WITH YOUR ACCOUNT
Banking

AAC MEMBERS ARE ON THE GO

Each month, more and more members are trying mobile banking. It's easy to see why! Just visit our website on your mobile device, log in to your account and:

- Transfer money
- View cleared transactions
- Get your balance
- Make a payment
- Pay your bills using EasyPay

**Data service required. Check with your mobile carrier for associated fees.*



FEDERALLY INSURED BY THE NCUA | EQUAL HOUSING LENDER



800.858.1633 | www.aaccreditunion.org

MEMBER Benefits

Love Your Savings

Everyone is looking for ways to save money, and that's just what Love My Credit Union Rewards is all about.

We are excited to offer you exclusive discounts on the things you use every day.

- ♥ Exclusive discounted pricing on most new **Chevy, Buick or GMC** vehicles.
- ♥ Save 10% on select regularly priced **Sprint** monthly service. Plus, waived activation and upgrade fees (up to \$36 savings for each)
- ♥ Savings of up to 50% off other popular plans from **CU Auto Club**
- ♥ Save up to \$15 on **TurboTax** Federal tax products
- ♥ Save on services for your home from **ADT, DIRECTV, Allied** and more
- ♥ Earn cash back when you shop at over 1,500 online retailers with **Love to Shop**



Credit union members have already saved over \$1 billion with Love My Credit Union Rewards discounts.

Start saving today, visit

LoveMyCreditUnion.org

Getting Your Free Annual Credit Report

Every American can get a free copy of their credit report, from each of the three bureaus, each year. It is important to check your report for accuracy. Not only do banks and credit unions use this information to determine your creditworthiness, but checking your report is a great way to guard against identity theft.

To get a copy of your free credit report visit

www.AnnualCreditReport.com,

the only site established to provide free consumer reports as directed by Federal Law.

If you find information that you believe is not correct, contact the company that issued the account or the credit reporting company that issued the report, right away.

To review the AAC Credit Union Privacy Policy, visit www.aacreditunion.org and click *Privacy Policy* at the bottom of any page.

HERMAN MILLER 855 E MAIN 616.288.0220 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



Welcome
Jeff Oleniczak

Investment Services

Available through
CUSO Financial Services, LP

AAC Credit Union is pleased to introduce you to Jeff Oleniczak, 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.

Schedule a no-obligation appointment to meet with Jeff and gain valuable information on financial planning topics that include:

- 403b and 401(k) Rollovers
- Mutual Funds
- Fixed, Variable and Index Annuities
- Life & Long Term Care Insurance
- Retirement and Business Services

**Start planning for tomorrow by calling today.
To schedule your complimentary consultation:**

Jeff Oleniczak
CFS Financial Advisor
616-644-8146
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 available to credit union members.



AAC CREDIT UNION WILL BE CLOSED
MAY 25 | JULY 3 | SEPT 7

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.