

aspire

with AAC Credit Union



Spring 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.

START PLANNING FOR TOMORROW, TODAY!

AAC Credit Union is pleased to introduce you to **James Tietema** a Financial Advisor through CUSO Financial Services, LP (CFS). James helps his clients reach for their goals with confidence. We are confident his services will be beneficial to you, whether you are considering retiring or just getting started, he is here to help.

401(k) & 403(b) Rollovers | Retirement Planning
Higher Education Planning | Tax Efficient Investments †
Creating Retirement Income | Life Insurance/Long Term Care



James Tietema
CFS Financial Advisor*
616-644-8146
james.tietema@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. †For specific tax advice please consult a qualified tax professional.



auto pay



Take the stress out of remembering your next loan payment.

Sign up for Auto Pay and we'll transfer your payment from your AAC account, or from any bank or credit union, when your loan is due.

- Free to enroll
- Helps to keep your payments on time
- Your payments can be transferred from other banks and credit unions

Complete an authorization form today to get started. Just give us a call at 800-858-1633.

Use Auto Pay on Most Any Loan

DOWNLOAD OUR NEW APP

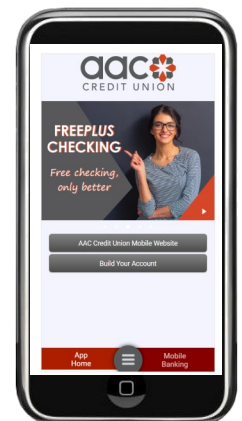
For on-the-go convenience, visit the Google or Apple store to download our new app.

Use the app to find branch locations near you, apply for a loan or easily navigate to mobile banking to check your balances or make a transfer.

The app is free to download and soon it will include SnapCheck - the easy way to deposit checks by snapping a picture with your smartphone.



Remote Check Deposit
Coming Soon



FEDERALLY INSURED BY THE NCUA | EQUAL HOUSING LENDER



800.858.1633

| www.goaac.com

Member Perks
Getting More for Your Membership



Pick up your Michigan's Adventure tickets at any branch for just \$32.00 each, a \$5 savings. Toddlers 2 and under are free. Tickets for children under 48" available at the gate for \$31.00. (Please call ahead for large ticket orders).



Purchase tickets, parking and food through our online Cedar Point store. Visit the Member Perks section of our website for the link. Login information:

Username: AACCU
Password: aaccu



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.

Members Save Big!

VACATION LOANS

PAYMENTS STARTING AT

\$117.52

Based on
\$2,500 Vacation Loan
24 Month Term
11.90%APR

Monthly payment shown based on sample scenario. Individual payments vary based on the amount of your loan, term available, and your rate based on credit review. Rates as low as 11.90%APR (Annual Percentage Rate).

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

SERVICE FEES
Effective 06.01.17

Account Reconciliation/Research	\$20.00/hour
Address Correction by Post Office/Return Statement	\$5.00
Check by Phone / Mailed <i>FREE online</i>	\$3.00
Check Cashing / Member	\$3.00/item
<i>Payroll & Approved Checks. Waived w/\$100 minimum balance.</i>	
Check Cashing / Non Member <i>Check must be drawn on AAC</i>	\$5.00/item
Christmas Club Early Withdrawal	\$5.00
Dormant Account <i>After 12 months no activity</i>	\$10.00/month
Escheats	\$50.00
Garnishments (per garnishment)	\$50.00
IRA Transfer to Other Financial Institution <i>Account closing</i>	\$25.00
Minimum Balance Fee	\$5.00
<i>Aggregate balance of less than \$100 in all accounts including savings and loans. Members 23 years and under exempt. Waived with active checking account or Visa Credit Card.</i>	
Money Orders/Cashier's Checks	\$1.00
NSF / ACH	\$27.00/item
Return Item	\$27.00/item
Co-Op Service Center Transaction	\$2.50/visit
Statement Copies <i>current thru 12 months</i>	\$3.00/month
<i>FREE statement copies available online w/ e-statement enrollment</i>	
Statement Copies <i>13 months or older</i>	\$6.00/month
Stop Payment / ACH	\$30.00
Telephone Transfer <i>FREE online or Automated Teller</i>	\$1.00
<i>Members 65 and older exempt</i>	
Wire Transfer Domestic	\$20.00
SHARE DRAFT ACCOUNT FEES (CHECKING)	
Courtesy Pay	\$25.00/item
Draft/Check Copy	\$2.00
NSF / Check	\$27.00/item
NSF / Debit	\$27.00/item
Overdraft Transfer	\$5.00
Stop Payment / Check	\$20.00
ATM / DEBIT / VISA CARDS	
ATM Transaction Fee <i>Free at Co-Op/Jeanie Machines</i>	\$2.00
Card Replacement	\$5.00
PIN Replacement Mailed	\$2.00
Visa Late Payment Fee	\$25.00
ONLINE SERVICES	
Online/Mobile/Telephone Banking	FREE Unlimited
Easy Pay Online Bill Pay <i>Free w/direct deposit & e-statements</i>	\$4.95/month
LENDING	
Fax Mortgage Payoff	\$15.00
Home Equity Subordination	\$100.00
Home Equity Rate Modification	\$50.00
Late Payment	\$Per Contract
Loan Extension/Subsequent Action	\$25.00
Loan Processing <i>Term 12 months or less</i>	\$25.00
Loan Refinance <i>Less than 6 months</i>	\$25.00
Overdraft Line of Credit Advance	\$1.00

AAC CREDIT UNION WILL BE CLOSED
MAY 29 | JULY 4 | SEPT 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.