SUMMER 13

aac credit union

Easy Banking

Convenient | Secure | User-Friendly

www.aaccreditunion.org

Visit online or in person for details

Online and mobile banking is quickly becoming many members preferred method of managing their money. Why? It is easy to use, secure and puts you in control of your money 24/7. Why not give it a try?

AAC online banking receives nearly 30,000 logins per month

Anytime Banking

Online & Mobile Banking
Text Banking*
Telephone Banking

FREE

Some services require activation.
Text banking allows 40 free texts per month.

grow together

aac credit union

NKC CREDIT UNION

NORTH KENT CATHOLIC CU MERGES WITH AAC

On **August 1st**, North Kent Catholic Credit Union will merge with AAC. The joining of the two institutions will bring more locations and financial services for all members.

"We are excited to welcome the NKC members to our credit union family, and to add a convenient new Plainfield Twp. location to our growing organization," said Brian Turmell, AAC CEO.

The new branch is located at:

5366 Plainfield NE, Grand Rapids 49525
(Near corner of Plainfield & Beltline)

Summer Adventure

	RATES STARTING AT
BOAT LOANS Cool off with a new boat	4.90% APR
MOTORCYCLE LOANS Get out on the open road	4.90% APR
RV LOANS Create some family memories	4.50% APR
CLASSIC CARS Roll in style	6.99% APR

Individual rates may vary based on credit review. Rates subject to change.
APR = Annual Percentage Rate

FEDERALLY INSURED BY THE NCUA | EQUAL HOUSING LENDER

800.858.1633 | www.aaccreditunion.org

MEMBER Benefits

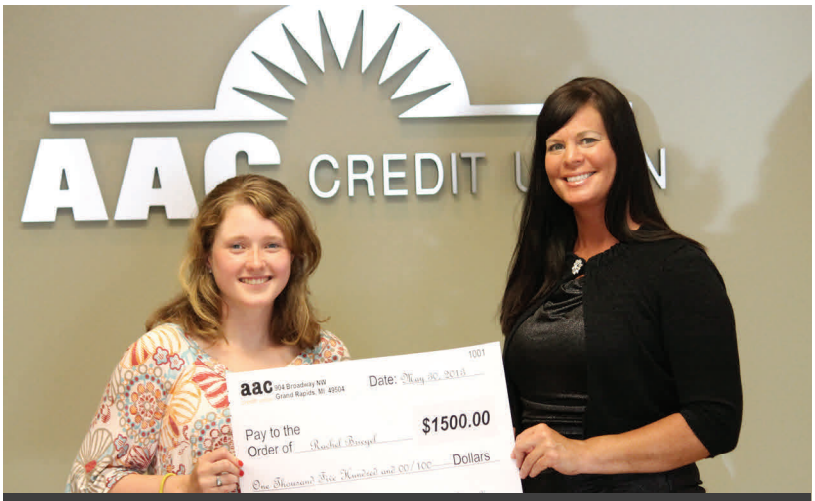
There's more to AAC membership than just great rates and free checking....much more.

Did you know:

- Members get **$3 off the gate price at Michigan's Adventure** when tickets are purchased at AAC.
- Members **save hundreds even thousands on a new GM vehicle** with Preferred Pricing on top of most current incentives. Visit lovemycreditunion.org/GM for details.

Invest in America

Credit Union members have saved over $403,890,000 on auto purchases with Invest in America



Rachel Briegel 2013 Joan Szarowicz Scholarship Winner
Pictured with Emily Spaniola, Spring Lake Branch Manager

Student Loans

GIVING STUDENTS THE CREDIT THEY DESERVE

When scholarships, grants, and federal loans are not enough, AAC Credit Union is here to help fill the gap responsibly. Our Student Loans feature:

NO ORIGINATION FEES | COMPETITIVE RATES | EASY APPLICATION

Visit us online at www.aaccreditunion.org for details.

The Holland branch will have new hours beginning September 1st
Monday-Friday 9am to 5pm | Saturday 9am to Noon

New Debit Card Text Alerts

Protecting your Mastercard debit or ATM card from fraud requires 24/7/365 days a year monitoring. Our fraud detection programs monitor your card transactions for any suspicious activity. If potentially fraudulent transactions are taking place, we'll contact you immediately so that future fraudulent transactions can be avoided.

What we monitor

Your card transactions are monitored for purchases outside your normal purchasing patterns, unusual timeframes and geographical locations, or purchase patterns that are consistent with previously identified fraud trends.

How we contact you

Getting in touch with you quickly is critical to stopping any potential card fraud. 86% of Americans have a mobile device and this offers a convenient and free method to contact you fast. With our Card Alert Notification service, you will receive a text message asking you to confirm if a suspicious transaction was authorized by you.

Receiving a text message

- A text message will arrive with a 5 digit code (33748) and contain our financial institution name, dollar amount of the transaction and merchant name.
- You will be asked to reply with "Yes" if you authorized the transaction. You will receive a confirming text message and can continue to use your card with confidence.
- A "No" reply means you have not authorized the transaction. You will receive a confirming text message and you will be contacted immediately by a fraud specialist to protect your account. Please answer this important call.
- Do not reply to the text message with any personal or confidential card information.
- If you would like to opt out of receiving these important messages by text, you may reply with STOP to indicate this preference.

Help us protect you

- Keep us up to date with your current mobile and home phone numbers and contact information
- Traveling in the US or to a foreign country? Contact us prior to your departure for a travel alert status on your card.

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

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

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.

AAC WILL BE CLOSED JULY 4 | SEPTEMBER 2