

SUMMER  
15



**aac**  
credit union

It's time for water, winding roads and outdoor living.

*We've lowered rates on summer fun.*

*Get out and enjoy the season with a new boat, RV or motorcycle.*

**No Payment for 90 Days\***



**Fun in the Sun**  
**New Summer Rates**  
Boat | Motorcycle | RV



Individual rates and approval based on credit history, purchase value, term and other factors. 90 day no payment subject to approval.

# ATMs *Nationwide*

## WHERE ARE YOU GOING?

When traveling this summer take AAC along. With over 30,000 ATMs nationwide you will have convenient access to **quick cash** at places including:

- Mount Rushmore, Rapid City, SD
- Disneyland, Anaheim, CA
- Grand Ole Opry, Nashville, TN
- Lincoln Memorial, Washington D.C. , and many, many more!



**Jeanie**

## LOCATE A SURCHARGE FREE ATM

- Download the Co-Op ATM app
- Call 888-SITE-COOP
- Text a zip code or City State to 692667 (mycoop)

*You may also make withdrawals at Jeanie network machines.*

# Reward Yourself

**A DIME EVERY TIME YOU SWIPE & SIGN\***

How many times a day do you use your debit card? To put gas in your car, to buy lunch, at the grocery market? \*Get a dime every time when you swipe and sign for purchases \$10 or more. Open a Rewards Checking and you'll be pleasantly surprised how quickly it all adds up.

- Perfect for frequent debit card users
- Add Overdraft Protection for worry-free shopping
- No transactions to track, cash back is paid monthly
- **Free when you choose e-statements OR direct deposit**



FEDERALLY INSURED BY THE NCUA | EQUAL HOUSING LENDER



800.858.1633 | [www.aaccreditunion.org](http://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](http://LoveMyCreditUnion.org)

### New Debit Card Benefits

*At the store, traveling, or online use your AAC Debit Card every time*

**Cell Phone Protection** - Provides supplemental reimbursement for damage or theft of an eligible cell phone. Cardholders must charge their monthly cell phone bill to their covered card.

**Travel & Emergency Services** - A 24-hour assistance center covering cardholders, their spouses and dependent children traveling with them.

**Purchase Security** - Coverage for merchandise purchased within the first 90 days of the date of purchase.

**Return Protection** - Offers reimbursement on purchased items.

**Visit the debit card page of our website for more details, or ask for information at any branch location.**

To review the AAC Credit Union Privacy Policy, visit [www.aaccreditunion.org](http://www.aaccreditunion.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  
STANDALE BRANCH COMING IN 2016

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](mailto: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.



## CD SPECIAL

\$500 Minimum | 15 Month Term

**Put some sizzle in your savings with new CD rates**

APY=Annual Percentage Yield. Rate as of 5/1/15. Penalty for early withdrawal. Federally insured by NCUA. Rates subject to change.

**AAC CREDIT UNION WILL BE CLOSED**

**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.*