

WINTER

15

aac
credit union



What drives you? A good interest rate? Making online payments? Helpful people? We have an easy answer - AAC Credit Union.

*On average you will save 1% or more on auto loans when financed at your credit union.**

*Credit Union National Assoc.

Get Your Best Deal at AAC Credit Union

Tell the dealer you want to finance at your credit union



Drive

New & Used Auto Financing
Sign at a branch, at the dealer, or at home

Members also receive GM Discounts!

Be Our Guest

ANNUAL MEETING & APPRECIATION DINNER

You're invited! Please join us for a delicious dinner, cocktails and wonderful prizes as we celebrate a successful year with those who make it possible, you, our members.

Tuesday, March 24th
Check In 5:30pm / Dinner 6:00pm

Sunnybrook Country Club
624 Port Sheldon St.
Grandville, MI 49418

RSVP at any branch by March 10th

Are you interested in serving on the AAC Board/Committee? See reverse for nomination information.

Extra Credit

\$1,500 College Scholarship

Accepting Applications January 1—April 3

Graduating high school seniors may be eligible to apply for our annual scholarship award.

Video or written essay option!

Visit www.aaccreditunion.org or any branch for application and selection criteria.

Scholarship
Joan Szarowicz Memorial



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

The Credit Union Difference—Your Voice

Credit unions are member-owned, not-for-profit and cooperative financial institutions. That means you actually own your money and have a say in what happens with it. A volunteer board of directors, elected by the members, oversees the credit union's strategy guided by its members' needs.

If you are interested in participating on the volunteer board or a committee, please contact AAC Credit Union by January 31, 2015.

Current Elections

**(2) board of directors, (1) credit committee,
and (1) supervisory committee**

If you are a small business owner with three or more employees, contact Velvet Fuller, AAC Business Development for information regarding our CU@Work program 800-858-1633 ext. 1015.

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
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 our 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.

In Memory - Kay Blondin



It is with deep sadness that we announce the passing of long time Board Member, Kay Blondin. Kay was a strong leader and influential voice for the growth and vision of our credit union. She will be dearly missed.

AAC CREDIT UNION WILL BE CLOSED

JAN 1 | FEB 16

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.