

WELCOME TO AAEC

THE EDUCATION CREDIT UNION

One of the valuable benefits of your affiliation with the school district is that you are eligible for membership in AAEC Credit Union.

We're here to provide friendly, convenient financial services with the best rates possible for the entire educational community. Whether you're a saver or a borrower, a school district employee, a student, an alumni, or a relative, we're ready to provide you the best interest and dividend rates, an escape from high bank fees, and helpful staff who care about your financial success.



AAEC, your Credit Union
COME JOIN US
847-392-1922

WHAT'S A CREDIT UNION?

A credit union is a non-profit cooperative formed by a group of people to provide low cost financial services. It is owned and controlled by its members. Credit unions offer the same services as banks, but with very low costs and better rates. Unlike banks, who pay their profits to their stockholders, credit unions return our profits to our members.

WHO IS AAEC?

Since 1955 when a small group of northwest suburban educators realized they could help provide their co-workers with a low cost way to save and borrow, AAEC has been serving the financial needs of school district employees and their families.

We have grown significantly and can now welcome the entire school district family – employees, students, alumni, and families of all schools that feed into District 214 and Harper College.

JOINING IS EASY

As part of the District 214 and Harper College extended family (employee, student, alumni, or family) which includes Districts 21, 23, 25, 26, 57, 59, and NSSEO, as well as private schools that feed into District 214 or Harper College, you are eligible for AAEC membership.

Simply follow the instructions on the enclosed membership form or visit us at www.aaeccu.com.

Your spouse, children, siblings, grandchildren, parents, grandparents, nieces, nephews, in-laws, and step-relatives are eligible for membership, too. Thanks to you, they can take full advantage of all the services AAEC provides.

CHECKING ACCOUNTS

AAEC Checking Accounts combine the best of everything – free services and dividends for all your deposits, large or small. No minimum balance is required. There is no monthly maintenance fee and no per check charge. Your account will be paid dividends based on your average daily balance, regardless of how low your balance may drop during the month. We'll even provide you with a free starter pack of checks.

With your AAEC Checking Account, you'll have free access to your account online, Bill Pay, and remote deposit. Choose either a Debit card or an ATM card. Your payroll, social security, TRS, SURS, IMRF, or other check can be direct deposited for total convenience. Overdraft protection from your AAEC Savings Account is provided automatically.

ATM ACCESS

Access cash 24 hours a day from all corners of the world with your AAEC ATM or Debit Card.

Either card can be used surcharge-free at any of the hundreds of ATM machines in our networks. Visit www.co-opnetwork.org or www.allpointnetwork.com for a complete list of locations near you, or use any Village Bank & Trust ATM.

CALL TODAY 847-392-1922

SAVINGS ACCOUNTS

AAEC members are required to have a savings account with a minimum \$25 balance.

Kids' Accounts for children under age 13 earn 5.0% APR* on the first \$500 of deposits.

Teen Accounts for 13 to 18 year olds earn 2.5% APR* on the first \$1000 of deposits. Other accounts may be opened to help you save for special needs or projects.

Call for details about our holiday club, tax, education, vacation, or special accounts.

Deposits can be made in person, via remote deposit, direct deposit, an ATM, or through payroll deduction for school district employees.

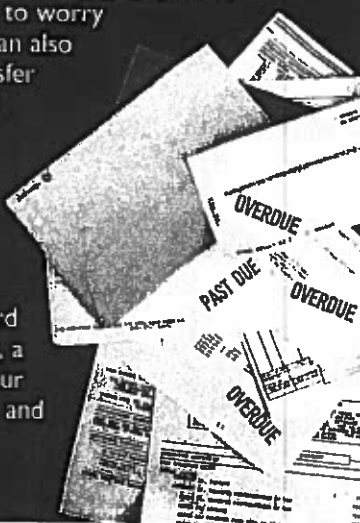
*Dividends are paid on the average daily balance, are determined and posted quarterly, and are subject to change without notice. Each member's savings account is insured up to \$250,000 by the National Credit Union Administration (NCUA), an agency of the federal government.

BILL PAY

Tired of writing checks? Now you don't have to.

Use our Bill Pay Service – for free!

Make a single, one-time payment or set up a recurring item (like your mortgage payment) so that you never have to worry about being late. You can also use this system to transfer funds from your AAEC account to another financial institution or to transfer money securely to anyone who has an email address. For small fee, you can even have a card sent along with a check, a terrific option for all your grandchildren's, nieces', and nephews' birthdays.



LOANS

When you need money, call AAEC. We make the process simple and painless. Whether you're paying off those high interest credit cards, going on vacation, taking college classes, looking for a home equity loan, or are just in need of a little extra money, we can help. If you are purchasing a car, boat, truck, motorcycle, or you want to replace your current bank note with a lower cost AAEC loan, call us. We even offer a loan for people with credit problems. Whatever your needs, we have great financing options with flexible terms to fit your budget.

Tuition
Personal
New & Used Vehicles
Bill Consolidation
Ea\$y Money
Mortgages
Home Equity Line of Credit

VISA CARDS

Our no annual fee Visa Card carries a low 11.9% interest rate for all purchases, cash advances, and balance transfers.



OTHER SERVICES

Call for...

Cashier's Checks Wire Transfers
Notary Services Gift Cards
Remote Deposit Financial Counseling

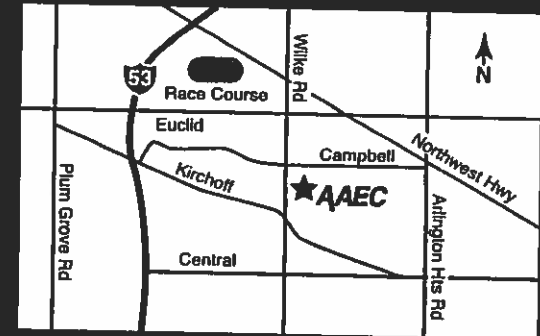
ONLINE ACCESS

Manage your account online at www.aaecu.com or download our TouchBanking app. Choose to receive your statement electronically for convenience and safety.

PHONE ACCESS

Automated 24hr phone access to your account is available at no cost with Teller Express.

855-605-9178



AAEC is conveniently located at
115 S. Wilke Rd., Suite 106
Arlington Heights, IL 60005

(in Plaza Office Park, behind
West Gate Shopping Center)

phone 847-392-1922

fax 847-392-1926

Teller Express 855-605-9178

www.aaecu.com

Business Hours

Monday – Friday 9am – 5pm

Outdoor drop box accessible 24/7

Indoor drop slot M – F, 6am – 9pm

Providing friendly
financial service
for OVER
60 YEARS!