



EMPLOYEE ASSISTANCE LOANS : In partnership with your employer and The SOURCE, AAC Credit Union provides assistance loans to employees who may be experiencing financial difficulties or unexpected emergencies. To learn more, please contact your Human Resource Department or The SOURCE.



FREE FINANCIAL COUNSELING : Need help with budgeting or understanding your credit score? AAC members receive free counseling through our trained partners at Accel Financial.

Think about it, making small, regular deposits to your savings account can really add up. Could you make changes in your budget to grow your savings? Use direct deposit to make saving even easier.



Amount put into savings per week	How much you could have in a year
\$10	\$520
\$15	\$780
\$20	\$1040
\$25	\$1300

Totals based on 52 weekly deposits. No withdrawals.

Through a partnership with your employer, you are eligible for an account at AAC Credit Union.

Don't use expensive check cashing stores, direct deposit your money into an AAC account and have free and easy access.



*All requirements must be met within 30 days. New account & checking bonus posts within 30 days. Direct deposit bonus posts after deposit verification. Debit card bonus posts after a debit transaction posts to account. E-service bonus posts after e-statement & notice enrollment and online banking login. HSA not included. Cannot be combined with other offers. NCUA Insured. **Auto loan must be from a financial institution other than AAC. Rebate posted within 30 days of refi. Rates may vary. Upon approval.



Grand Rapids
904 Broadway NW, Grand Rapids, MI 49504
Phone 616-459-4429
Fax 616-459-5247
Hours: Mon-Thurs 9am-5pm, Fri 9am-5:30pm

STANDALE BRANCH COMING IN 2016

Zeeland
612 E Main St., Zeeland, MI 49464
Phone 616-772-3820
Fax 616-772-3822
Hours: Mon-Fri 9am-5pm, Sat 9am-12pm

855 E. Main St., Zeeland MI 49464
(Branch access to Herman Miller employees only)
Phone 616-654-3461
Fax 616-654-8580
Hours: Mon-Fri 9am-4:30pm

Holland
12390 Riley St., Holland, MI 49424
Phone 616-994-6300
Fax 616-993-6304
Hours: Mon-Fri 9am-5pm, Sat 9am-12pm

Spring Lake
17228 Van Wagoner Rd., Spring Lake, MI 49456
Phone 616-842-3147
Fax 616-842-3526
Hours: Mon-Fri 9am-5pm

www.aaccreditunion.org



Federally insured by NCUA



Exclusive financial programs, discounts and savings from AAC Credit Union



You are eligible for CU@Work through your employer



Welcome

Through your employer, you are eligible for the CU@Work program at AAC Credit Union.

CU@Work bring discounts and savings on the financial tools you use every day.

Auto Loan Discounts

Receive a 1/4% APR discount on approved auto loans

New or used, you will get a 0.25% discount off your approved auto loan rate which could save you hundreds of dollars.*

Mortgage Discounts

Receive \$75 off mortgage closing costs

AAC Credit Union mortgage closing costs are less than the national average. With your CU@Work discount you save even more.

CD Rate Advantage

Receive a 1/4% APR increase on new money deposited into a CD

You will know you are always getting the best rate with CU@Work. Our everyday rates go from good to great with your rate advantage.*



Special Cash Bonuses

Receive up to \$50 when you open a new membership or add services to an existing account

- \$10 for new membership (savings account)
- \$10 for new checking account
- \$10 for new debit card
- \$10 for new net direct deposit
- \$10 for new Christmas Club

Refinance your auto loan (from a different financial institution) at AAC Credit Union and receive a 1% rebate up to \$100 on the refinanced amount

Many people refinance their homes to get a better rate, why not do the same with your auto loan? Not only could you save money on monthly payments, but you will have up to \$100 in your pocket.

Receive up to \$10 when refer friends and family to AAC Credit Union

We call it the Gift of Gab. Tell a friend or family member about AAC Credit Union (the gab) and get \$10 when they come in to open an account. That's the gift!

Insurance Savings

Your CU@Work membership includes savings on insurance

- Auto and Home
- Term Life
- Accidental Death & Dismemberment
- Hospitalized Accident (AFLAC)
- Family Eye Care

Retirement /HSA Options


Include AAC Credit Union retirement and Health Savings options in your plans for the future.

- Traditional & Roth IRA (Individual Retirement Account)
- Health Savings Account (HSA)

And More

You can also receive these products and services through AAC Credit Union:

- Free Checking No minimum balance - No monthly fee
- Debit/ATM Cards
- Free Online, Text & Mobile Banking
- Free E-statements & Account Alerts
- Christmas Club
- Visa Platinum Low fixed rates starting at 7.95% APR
- Nationwide ATM Network Larger than many banks!!
- Rewards Checking
- Over 180 Shared Branch Locations
- Student Loans
- Direct Deposit



How do I take advantage of the CU@Work discounts?

Saving money with the CU@Work program is easy. When you open an account at AAC Credit Union, let the member service representative know that your employer offers the CU@Work program. Your account will be flagged and you will immediately become eligible for the program savings and discounts. Proof of employment may be required.

If you are an existing member, give us a call or during your next visit to any branch, ask your member service representative to flag your account.