

Reap the fields of tomorrow by planning today.

We're by your side on the journey ahead.



Earn \$25 for sharing the benefits of membership with a family member or co-worker.¹



Open a Dream Plan Share Certificate with a monthly recurring deposit of at least \$25 and earn 2.02% APY.²



Receive personalized, no-cost, no-obligation financial consulting services from a Flagship Financial Group advisor.³



Let our Credit Education Department help you handle or regain control of your finances with a no-cost, no-obligation private consultation by phone or in person.⁴



Relocation Special: Receive a standard set- or adjustable-rate mortgage loan without being charged the applicable discount point.⁵



Get up to 0.50% APR off your auto loan with us.⁶



Earn \$25 when you open a new Priority, Flagship, uChecking or Business account and use your debit card to make at least \$25 in purchases.⁷



Open a Visa® Platinum Rewards Credit Card and enjoy 8,000 Connection Points™.⁸

These limited-time offers end October 31, 2016.

APPLY TODAY:



Stop by a branch near you



Visit AACreditUnion.org



Call (800) 533-0035

Federally insured by NCUA **Connection Points**™

Visa is a registered trademark of Visa International Service Association.
American Airlines Credit Union and the Flight Symbol are marks of American Airlines, Inc.





Membership

¹Referring member will receive \$25.00 for each referral that results in a new account being opened. New Member account must be opened between 08/01/2016 and 10/31/2016. Member opening the account must be a new member of the Credit Union. Funds will be deposited in referring member's account no later than 11/30/2016. Any awards or monies received in association with this promotion may be subject to IRS reporting requirements. Recipients are responsible for any income tax liability, if applicable. Member must be in good standing to be eligible. American Airlines Federal Credit Union employees, immediate family and/or household members and Credit Union Coordinators are not eligible for this promotion. Void where prohibited by law. Eligibility Requirements: All active or retired employees of the Air Transportation Industry are eligible for membership to the Credit Union. The Air Transportation Industry includes employees and retirees of: 1) airlines or airports; 2) employees who work directly in administration, regulation or security of airlines, airports, or air transportation; 3) employees of companies that have a strong dependency relationship with airlines or airports and who work directly with air transportation of freight, including freight forwarding for air transportation; air courier services; air passenger services; airport baggage handling; commercial airport janitorial services; commercial aircraft cleaning, maintenance, servicing and repair services; commercial airport runway maintenance services; and on-board airline food services. When completing your application online, include the promo code "REFER25" and provide the full account number of the referring member. When completing the paper application, indicate the full account number of the referring member in the "How Did You Hear About Us" section and indicate promo code "REFER25" in the promo code section.



Savings

²APY is Annual Percentage Yield. Initial deposit is \$25.00 then contribute a minimum of \$25.00 each month. Maximum of one (1) Dream Plan Share Certificate per member account is allowed. Early withdrawal penalties may apply. Ask the Credit Union for details. Fees may reduce the earnings on the account. Dividends on share certificate will be compounded monthly and credited monthly. Rate is accurate as of 08/01/2016.



Flagship Financial Group

³Securities and insurance products are offered through Cetera Investment Services LLC (doing insurance business in CA as CFGIS Insurance Agency), member FINRA/SIPC. Advisory services may only be offered by Investment Adviser Representatives. Advisory services are offered through Cetera Investment Advisers LLC. Neither firm is affiliated with the financial institution where investment services are offered. Investments are: *Not FDIC/N-CUSIF insured *May lose value *Not financial institution guaranteed *Not a deposit *Not insured by any federal government agency. OSJ: 4151 Amon Carter Blvd., Fort Worth, TX 76155.



Credit Education

⁴Contact the Credit Education Department by visiting AACreditUnion.org/credit-education-service.aspx, by emailing CreditEducation@AACreditUnion.org, by calling (800) 533-0035, Ext. 4361, or by visiting a branch near you.



Home Loans

⁵The standard discount point will be waived for purchase transactions only. Eligible on approved mortgage loan applications submitted between 08/01/2016 and 10/31/2016, which close no later than 12/31/2016.



Auto

⁶APR is Annual Percentage Rate and is accurate as of 08/01/2016. All rates are subject to change without notice. Loans are subject to credit approval and Credit Union lending guidelines. Member must be in good standing to be eligible. Discounts can be given for Direct Deposit to a member's Credit Union checking account on an Auto, Boat, Airplane, and Recreational Vehicle Loan. An additional .25% can be combined for Loan Loyalty or Welcome Aboard discounts on a set rate auto loan. Loyalty and Welcome Aboard discounts cannot be combined. Welcome Aboard discount is valid 90 days from the opening date of new membership. Not all members will qualify. Maximum is .50% for Direct Deposit, Loan Loyalty, or Welcome Aboard discounts. No other discounts can be combined except with the Enterprise Car Sales rate discount where applicable. On a \$20,000.00 auto loan with no down payment and a 48-month term at 1.74% APR, the approximate monthly payment would be \$431.64. Qualifying rates are based on collateral, term, down payment and creditworthiness. Not all loans are eligible. Ask the Credit Union for more details.



Checking

⁷To receive a \$25.00 bonus, open a new American Airlines Credit Union Priority, Flagship, uChecking or Business Account and complete at least \$25 in purchases with your Visa Debit Card. ATM withdrawals are not eligible. Transactions must post to the checking account within 60 days of account opening, and a qualifying checking account must be opened between 08/01/2016 and 10/31/2016. Transactions typically take two business days from the date of purchase to post to your account but can vary by merchant. Bonus will be awarded within 60 days after member completes their final qualifying transaction. Accounts converted from existing Credit Union checking accounts do not qualify for the \$25.00 bonus. APY is Annual Percentage Yield (APY). Fees, such as those that are member initiated, may reduce earnings on the account. Rates are accurate as of 08/01/2016 and may vary after account opening. Priority Checking dividend is calculated by average daily balance and is 2.27% APY on qualified accounts up to \$5,000.00 and 0.05% APY on non-qualified accounts and balances over \$5,000.00. Flagship Checking dividend is calculated by average daily balance and is 0.25% APY. Dividends will be paid to Flagship checking accounts maintaining a minimum of \$750.00 during the calendar month. No minimum balance required to open account or earn bonus, \$25.00 minimum balance required for Business Checking. Business Checking dividends will be paid on the average daily balance and is 0.05% APY on balances between \$25.00-\$1,000.00; 0.10% APY on \$1,000.01-\$3,000.00 and 0.15% APY on average daily balances of \$3,000.01 or greater. \$25.00 minimum balance required to earn dividends. Member must be in good standing for account to be eligible. Checking is subject to credit approval. This offer is non-transferable and cannot be combined with any other offer. Any awards of monies received in association with this promotion may be subject to IRS reporting requirements. Recipients are responsible for income tax liability if applicable.



Credit Cards

⁸Open a new American Airlines Credit Union Visa Platinum Rewards Credit Card account between 08/01/2016 and 10/31/2016 and earn 8,000 bonus Connection Points on your first purchase transaction if it posts to your card by 12/31/2016. Connection Points are not earned on Cash Advance, Balance Transfer or Convenience Check transactions posted to the account. After the promotional period ends, cardholder will earn one (1) Connection Point for every dollar (\$1) spent on purchases. See Connection Point Rules available on our website for complete program description at AACreditUnion.org/Connection-Points.aspx. In order to benefit from this offer, cardholder must keep his/her account in good standing.