

Product Offers

Available Jan. 1 - March 31, 2020.

WATCH YOUR FINANCES GROW.

PLANT THE SEED

Emergency Fund Savings Account – Open your new Emergency Fund Savings Account today and we'll match up to \$25.00.¹



Credit Card – Introductory rate of 0.00% APR on our low-rate credit card for balance transfers for the first six billing cycles. After that, APR will vary from 8.50% to 13.74%.²



Auto – Refinance your auto loan to us with rates as low as 2.35% APR. We might be able to lower your rates and your payments.³



Dream Plan Share Certificate – We'll make your initial \$25.00 deposit into a new Dream Plan Share Certificate. Making a small monthly investment can help you grow your dreams.⁴



Membership – Earn \$25.00 when you refer your eligible family and friends for membership and they join. You can directly sponsor family and permanent household members.⁵



Checking – Receive \$25.00 when you open a checking account and complete \$25.00 in debit card purchases within 60 days of account opening.⁶



Home Loans – Finance your mortgage with us and earn up to 35,000 Connection Points™ with our Visa® Platinum Rewards credit card.⁷



Financial Planning - Let us help you retire with confidence with services provided by our Flagship Financial Group. Schedule a no-cost, no-obligation consultation today.⁸



Financial Wellness

Need to make a fresh start or simply improve your financial wellness? Our Financial Wellness coaches and advocates can help! Visit FinancialWellness.AACreditUnion.org.

These limited-time offers end March 31, 2020.

APPLY TODAY!



Connection Points™





EMERGENCY FUND SAVINGS ACCOUNT

¹Open a new Emergency Fund Savings Account between 01/01/2020 and 03/31/2020, set up a recurring deposit(direct deposit or on-us transfer form within the same membership number; online transfers are not eligible) to the share within 60 days of account opening and we will match the balance of your account, up to a maximum of \$25.00. Bonus will be forfeited if account closed prior to bonus award date. Bonus will be awarded within 90 days after account is opened. Rates are accurate as of 01/01/2020, and may vary after account opening. Secondary Savings dividend is 1.46% Annual Percentage Yield (APY). No minimum opening deposit or minimum balance required to earn advertised APY. .



VISA CREDIT CARD

²APR is Annual Percentage Rate. Open a new Visa Platinum Low Rate Credit Card between 01/01/2020 and 03/31/2020. Balance transfers completed between 01/01/2020 and 03/31/2020 will receive 0.00% introductory APR. Intro APR will remain for the first six billing cycles from the balance transfer date. After the introductory rate, normal rates and fees will apply. As of 01/01/2019, APR will range from 8.25% to 13.49%. Loans are subject to credit approval and Credit Union lending guidelines. In order to benefit from this offer, cardholder must keep account in good standing. This offer is non-transferable and cannot be combined with any other offer.



AUTO

³APR is Annual Percentage Rate and is accurate as of 11/01/2019 for a 36-month term. 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. Qualifying rates are based on collateral, term, down payment and creditworthiness. Not all loans are eligible. There is a maximum combined qualifying discounts of up to 0.50% for Direct Deposit plus Loan Loyalty or Welcome Aboard discounts. No other discounts can be combined. A 0.25% discount will be given for Direct Deposit into an American Airlines Federal Credit Union checking account. Direct Deposit discount begins on the first month after the loan is funded or the month after direct deposit begins any time during your loan term and will continue to be deducted from the rate monthly, as long as direct deposit remains on the member's checking account and the member remains in good standing. An additional discount of 0.25% can be applied for Loan Loyalty or Welcome Aboard discounts, however, these two cannot be combined. A 0.25% Loan Loyalty discount is available for members having two (2) or more loans with a balance in the last two (2) years. Auto loans need activity within the last four (4) years. Some loan types are excluded. A 0.25% Welcome Aboard discount is valid 90 days from the opening date of new membership. Not all members will qualify. On a \$20,000 auto loan with no down payment and a 36-month term at 2.60% APR, the approximate monthly payment would be \$578.11. This sample payment is calculated prior to Direct Deposit discount. Ask the Credit Union for more details.



DREAM PLAN SHARE CERTIFICATE

⁴To receive the \$25.00 bonus, open a new Credit Union Dream Plan Share Certificate between 01/01/2020 and 03/31/2020. Bonus will be awarded within five business days after account is opened. Bonus will be forfeited if account is closed within 90 days from open date. There is a maximum of one (1) Dream Plan Share Certificate per account. The Annual Percentage Yield (APY) of 2.63% is effective as of 01/01/2020, and is subject to change. Minimum opening deposit of \$25.00. There is a minimum \$25.00 monthly recurring automatic deposit into the Dream Plan Share Certificate account required in order for the account to remain open. The recurring deposit must continue until the maturity date of each term or until the balance reaches \$50,000.00 on the Dream Plan Share Certificate. If you fail to meet this requirement and a period of 120 days passes with no minimum deposit, the Dream Plan Certificate Account will be closed and the appropriate penalty will be assessed. If the balance in the Dream Plan Share Certificate reaches \$50,000.00, the certificate will convert to a non-add-on 60-month certificate with the same maturity date, dividend rate and APY as the original Dream Plan Share Certificate. Additional deposits received by ACH will be returned to the remitter. If you withdraw funds from the Dream Plan Share Certificate and the balance falls below \$1,000.00, you will be required to close the certificate and the appropriate penalty will be assessed. There will be no penalty for early withdrawal if funds are used as a down payment on a home financed with the Credit Union. 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. See Share Certificate Disclosure for additional information.



MEMBERSHIP

⁵Referring member will receive \$25.00 for each referral that results in a new account being opened, with a maximum of ten (10) referrals per calendar year. New member account must be opened between 01/01/2020 and 03/31/2020. Member opening the account must be a new member of the Credit Union. Funds will be deposited in referring member's account within 60 days of the new membership that is opened. Only one referral will be awarded per new membership. 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. Referring member must be in good standing to be eligible for referral offer. American Airlines Credit Union employees, immediate family and/or permanent 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.



CHECKING

⁶Member must be in good standing to be eligible for this offer. Open a new Credit Union Priority, Flagship, Ascend, uChecking or Business Account between 01/01/2020 and 03/31/2020. To receive the \$25.00 bonus, complete at least \$25.00 in net purchases with your debit card within 60 days of account opening (transaction posting may vary by merchant). ATM withdrawals and existing checking accounts are not eligible and do not qualify for the bonus. Bonus will be forfeited if account is closed prior to bonus award date. Bonus will be awarded within 60 days after final qualifying transaction is completed. Rates are accurate as of 11/01/2019 and may vary after account opening. Priority Checking dividend is calculated by average daily balance and is 2.27% Annual Percentage Yield (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 0.50% APY. Dividends will be paid to Flagship Checking accounts maintaining a minimum of \$750.00 during the calendar month. You must be between the ages of 13 and 25 to be eligible for uChecking. No minimum balance is required to open account. Business Checking requires a savings (share) account to open and a \$25.00 minimum balance; 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. A \$25.00 minimum balance is required during the calendar month to earn dividends. Fees may reduce earnings on the account. Checking is subject to credit approval. This offer is non-transferable. 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.



HOME LOANS

⁷The number of Connection Points awarded in conjunction with your new Credit Union Mortgage Loan is 25,000 points for new mortgages to the Credit Union between \$50,000 and \$250,000 in loan principal amount for a first lien mortgage. For loans greater than \$250,000, an additional 10,000 Connection Points will be awarded. Offer valid for new mortgages at the Credit Union. Internal refinances are eligible and will qualify for this offer only if a minimum of \$50,000 in additional principal is borrowed. Internal modifications, Home Equity and Home Equity Lines of Credit Loans are not eligible. One award per funded loan. Prior to closing on your mortgage loan, you must have an open Consumer American Airlines Credit Union Visa® Platinum Rewards Credit Card and be a member in good standing to receive Connection Points. American Airlines Credit Union Visa Platinum, Platinum Secured and all other credit cards and debit cards are not eligible for this offer. For Connection Points Rules, please go to AACreditUnion.org/Connection-Points. Allow 4 to 6 weeks after closing date for balance to appear on your "Connection Points Summary." American Airlines Credit Union reserves the right to change or end the Mortgage Connection Points Program and its terms and conditions at any time without notice.



FLAGSHIP FINANCIAL GROUP

⁸Securities and insurance products are offered through Cetera Investment Services LLC (doing insurance business in CA as CFG STC Insurance Agency LLC), member FINRA/SIPC. Advisory services are offered through Cetera Investment Advisers LLC. Neither firm is affiliated with the financial institution where investment services are offered. Advisory services are only offered by Investment Adviser Representatives. Investments are: *Not FDIC/NCUSIF 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.