

Product Offers

Available April 1 - June 30, 2020.

SPRING INTO ACTION.

It's the perfect time to branch out and grow.

Vehicle Loans – Get a vehicle loan and/or take advantage of our add-on product offerings between April 1-June 30, 2020 to be entered to win \$500.¹



Checking – Open a new Ascend, Flagship, Priority, uChecking or Business checking account between April 1-June 30, 2020 and earn up to \$100.²



Credit Card – Open a new Visa® Platinum Rewards Credit Card between April 1-June 30, 2020 and earn up to 25,000 Connection Points.³



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.⁴



Home Loans – Finance your mortgage with us and earn up to 35,000 Connection Points™ with our Visa Platinum Rewards credit card.⁵



Emergency Fund Savings Account – We'll match up to \$25 when you open a new Emergency Fund Savings Account and set up recurring deposits.⁶



Dream Plan Share Certificate – Start small and save for your dream with deposits each month. Start with a \$25 initial deposit, then contribute at least \$25 each month.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 June 30, 2020.
APPLY TODAY!



Connection Points™



GROW Federally insured by NCUA



VEHICLE LOANS

¹NO PURCHASE NECESSARY. PURCHASE OR PAYMENT OF ANY KIND WILL NOT INCREASE YOUR CHANCES OF WINNING. Contest will begin on 04/01/2020 and end on 06/30/2020. The Contest is open to all legal residents of the fifty (50) United States who are members in good standing and are eighteen (18) years of age or older at the time of entry. Officers, contractors, directors, officials, committee members and employees of the Sponsor, and any of their respective parent companies, affiliates, franchisees, licensees, subsidiaries, advertising/promotion agencies, persons engaged in the development, production or distribution of materials for this Sweepstakes Contest (collectively, the "Released Parties") are not eligible to participate in the Contest. The Contest is subject to all applicable federal, state, and local laws and regulations. Participation constitutes entrant's full and unconditional agreement to these Official Rules and Sponsor decisions, which are final and binding in all matters related to the Contest. Winning a prize is contingent upon fulfilling all requirements set forth herein. Void in Puerto Rico, the U.S. Virgin Islands, Guam, U.S. Military installations in foreign countries, and where prohibited, taxed, or restricted by law. For official rules, visit AACreditUnion.org/Auto500.



CHECKING

²Member must be in good standing to be eligible for this offer. Open a new American Airlines Federal Credit Union Priority, Flagship, Ascend, uChecking or Business Checking account between 04/01/2020 and 06/30/2020. Each of the following activities will earn \$25 each: 1) Members will receive a \$25.00 bonus by completing at least \$25.00 in debit card purchases within 60 days of account opening. ATM withdrawals are not eligible and do not qualify for the bonus. Bonus will be paid within 60 days after the final qualifying transaction. 2) Receive at least \$250 in direct deposits into your checking account for two consecutive months. Final qualifying transaction must be completed within 60 days of account opening. Bonus will be paid within 60 days after the final qualifying transaction. 3) Enroll in online statements within 60 days of account opening. Bonus will be paid within 60 days after enrollment. 4) Download the free American Airlines Credit Union mobile app by 07/15/2020. Bonus will be paid by 07/31/2020. Message and data rates may apply. Check with your mobile provider. Existing checking accounts are not eligible and do not qualify for any bonus. Accounts converted from existing Credit Union checking accounts do not qualify for any of the bonuses. Bonus(es) will be forfeited if account is closed prior to bonus award date. Rates are accurate as of 03/01/2020 and may vary after account opening. APY is Annual Percentage Yield. Priority Checking dividend is calculated by average daily balance and is 2.27% APY on qualified accounts up to \$5,000 and 0.05% APY on non-qualified accounts and balances over \$5,000. Flagship Checking dividend is calculated by 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. Must be between the ages of 13 and 25 to be eligible for uChecking. No minimum balance 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 required during the calendar month to earn dividends. Fees, such as those that are member initiated, 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.



CREDIT CARD

³Open a Visa Platinum Rewards Credit Card between 04/01/2020 and 06/30/2020 and earn 5,000 bonus Connection Points when you complete your first purchase. Earn an additional 20,000 bonus Connection Points when you make at least \$1,500 in purchases within 60 days of account opening. 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 Points Rules available on our website for complete program description at AACreditUnion.org/Connection-Points.



MEMBERSHIP

⁴Referring 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 04/01/2020 and 06/31/2020. 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 "REFFER25" 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 "REFFER25" in the promo code section.



HOME LOANS

⁵The number of Connection Points awarded in conjunction with your new American Airlines Credit Union mortgage loan is 25,000 points for new mortgages to American Airlines 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 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.



EMERGENCY FUND SAVINGS ACCOUNT

⁶Open a new Emergency Fund Savings Account between 04/01/2020 and 06/30/2020, 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 03/01/2020, 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.



DREAM PLAN SHARE CERTIFICATE

⁷A maximum of one (1) Dream Plan Share Certificate per account. The Annual Percentage Yield (APY) of 2.48% is effective as of 03/01/2020, and is subject to change. There is a 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. See Share Certificate



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: 14050 FAA Boulevard, Fort Worth, TX 76155.