

Product Offers

Available Oct. 1 - Dec. 31, 2019.

BUILD YOUR NEXT STORY.

Reach new heights with the right financial tools.

Dream Plan Share Certificate – We'll make your initial \$25.00 deposit into a new Dream Plan Share Certificate opened between Oct. 1 and Dec. 31, 2019.¹



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.²



Auto – Enjoy up to 0.50% APR discount on your auto loan, 0.25% APR discount for direct deposit PLUS a 0.25% APR Welcome Aboard or Loan Loyalty discount.³



Checking – Receive \$25.00 when you open a checking account and spend \$25.00 with your debit card within 60 days of account opening.⁴



Credit Card – Open a new Visa® Platinum Rewards Credit Card and earn 5,000 Connection Points™ when you complete your first purchase within 60 days of account opening.⁵



Home Loans – Finance your mortgage with us and earn up to 35,000 Connection Points with our Visa Platinum Rewards credit card and give your life the foundation it deserves.⁶



Financial Wellness

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

Emergency Fund Savings Account – Open your new Emergency Fund Savings Account today and we'll match up to \$25.00.⁷



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



These limited-time offers end Dec. 31, 2019.

APPLY TODAY!



Connection Points™





DREAM PLAN SHARE CERTIFICATE

¹To receive the \$25.00 bonus, open a new American Airlines Federal Credit Union Dream Plan Share Certificate between 10/01/2019 and 12/31/2019 and set up an automatic monthly contribution of \$25.00 or larger. 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. A maximum of one (1) Dream Plan Share Certificate per account. The Annual Percentage Yield (APY) of 3.20% is effective as of 11/15/2018, 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. 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 365-day 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.



MEMBERSHIP

²Referring 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 10/01/2019 and 12/31/2019. 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 in 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.



AUTO

³APR is Annual Percentage Rate. 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. The 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 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. Ask a Credit Union representative for more details.



CHECKING

⁴Member must be in good standing to be eligible for this offer. Open a new American Airlines Credit Union Priority, Flagship, Ascend, uChecking or Business Checking account between 10/01/2019 and 12/31/2019. Members will receive a \$25.00 bonus by completing at least \$25.00 in purchases with your debit card within 60 days of account opening. ATM withdrawals are not eligible and do not qualify for the bonus. Existing checking accounts are not eligible and do not qualify for the bonus. Accounts converted from existing Credit Union checking accounts do not qualify for the \$25.00 bonus. Bonus(es) will be awarded within 60 days after the qualifying transaction is completed. Bonus will be forfeited if account is closed prior to bonus award date. Rates are accurate as of 09/01/2019 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 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. 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 is 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.



VISA CREDIT CARD

⁵Loans 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. Open a Visa Platinum Rewards Credit Card between 10/01/2019 and 12/31/2019 and earn 5,000 bonus Connection Points when you complete your first purchase. 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.



HOME LOANS

⁶The number of Connection Points awarded in conjunction with your new American Airlines Credit Union mortgage loan is 25,000 points for new mortgages 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 however, 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.



EMERGENCY FUND SAVINGS ACCOUNT

⁷Open a new Emergency Fund Savings Account between 10/01/2019 and 12/31/2019, set up a recurring deposit (direct deposit or on-us transfer from 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 09/01/2019, and may vary after account opening. Secondary savings dividend is 1.71% Annual Percentage Yield (APY). No minimum opening deposit or minimum balance required to earn advertised APY.



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.