At your side this holiday season

Refinance your Auto Loan with a rate as low as 1.49 APR.¹

Earn up to $25 when you open a new Priority, Flagship, uChecking or Business Checking account and use your debit card to make a signature-based purchase.²

Open a Visa® Platinum Rewards Credit Card and enjoy 10,000 Connection Points³ and double rewards on your holiday purchases.³

Earn 1.00% APY on a one-year Celebration Share Certificate up to $10,000.⁴

Earn $25 for sharing the benefits of membership with a family member or co-worker.⁵

Relocation Special: Receive a standard set- or adjustable-rate mortgage loan without being charged the applicable discount point.⁶

These limited-time offers end December 31, 2015.

APPLY TODAY:

Stop by a branch near you
Visit AACreditUnion.org
Call (800) 533-0035

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

Federally insured by NCUA
Memberships
Credit Card
Home Loan
Checkings
Savings
Auto Installments

1 APR is Annual Percentage Rate and is accurate as of 10/01/15. Offer ends 12/31/15. Loans must be funded and paperwork complete by 12/31/15. 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 and refinancing an auto loan from another financial institution to be eligible. The 1.49% APR as shown includes a 0.50% discount on new or used vehicle loans up to a 60-month term. Maximum discount is 0.50% for Direct Deposit and either the Loan Loyalty or Welcome Aboard discount. Welcome Aboard discount is valid 90 days from the opening date of new membership. 1.49% is not valid on an internal refinance unless an additional $2,500 is added to the refinanced loan amount. The 1.49% APR is reserved for qualified buyers. On a $20,000 auto loan with no down payment and a 60-month term at 1.74% APR, the approximate monthly payment would be $348.29. Qualifying rates are based on collateral, term, down payment and creditworthiness. Not all loans are eligible. Verification of current rate may be required. Ask the Credit Union for more details.

2 To receive a bonus, open a new American Airlines Federal Credit Union Priority, Flagship, uChecking or Business Checking Account and complete at least one purchase with your Visa Debit Card by selecting “credit,” signing for your transaction, and/or not using your PIN. Transactions must post to the checking account within 60 days of account opening, and a qualifying checking account must be opened between 11/01/15 and 12/31/15. 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 first qualifying transaction. Accounts converted from existing American Airlines Credit Union checking accounts do not qualify for the 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 10/01/15 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 and 0.05% APY on non-qualified accounts and balances over $5,000. Flagship Checking dividend is calculated by 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 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.

3 Open a new American Airlines Credit Union Visa Platinum Rewards Credit Card account between 11/01/15 and 12/31/15 and earn 10,000 bonus Connection Points on your first purchase transaction if it posts to your card by 01/31/16. You will earn the promotion rate of two (2) Connection Points for every dollar ($1) spent on purchases that post to your account by 01/31/16. 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.

4 APY is Annual Percentage Yield. Fees may reduce earnings on account. APY listed is for 12-Month Share Certificate with minimum opening balance of $1,000 and a maximum of $10,000. One Celebration Share Certificate per member with this promotion. Early withdrawal penalties may apply. Ask the Credit Union for details. Dividend period is by calendar month and dividends will be compounded monthly and credited monthly. This offer is subject to change without notice. Rate accurate as of 10/01/15.

5 Referring member will receive $25 for each referral that results in a new account being opened. New Member account must be opened by 12/31/15. 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 01/31/16. 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. American Airlines 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.

6 The standard discount point will be waived for purchase transactions only. Eligible on approved mortgage loan applications submitted between 11/01/15 and 12/31/15, which close no later than 2/29/16.