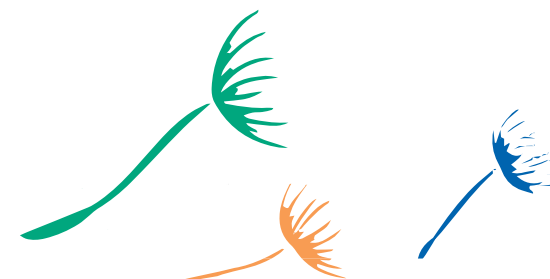


# Dare to Dream

## Make a financial fresh start



### Featured offers:

— Enter to win up to —  
**\$2,500**  
to pay down your loan balance<sup>1</sup>

Take advantage of one or both loan options below:

#### Refinance a Vehicle Loan


- Move your loan from another financial institution to us.
- Vehicle types: Autos, boats, planes, RVs, ATVs and more!


#### Open a Credit Card


- Open a Visa® Platinum or Platinum Rewards Credit Card.
- Make at least \$500 in balance transfers to your card.


Ask a Credit Union representative how to enter.

### Additional offers for you to enjoy:


 **Dream Plan Share Certificate** - We'll make your initial \$25 deposit into a new Dream Plan Share Certificate opened between 01/01/2018 and 03/31/2018.<sup>2</sup>

 **Checking** - Receive \$25 when you open a checking account and spend \$25 with your debit card within 60 days of account opening. You can have easy access to your account no matter if you're home, or on-the-go.<sup>3</sup>

 **Membership** - Receive \$25 when you refer someone for membership and they join. You can directly sponsor your spouse, children, parents, siblings, grandparents, grandchildren and household members.<sup>4</sup>

 **Home Loan** - 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.<sup>5</sup>

### Consult with our experts:

 Receive personalized, no-cost, no-obligation financial consulting services from a Flagship Financial Group advisor.<sup>6</sup>

**APPLY TODAY:** These limited-time offers end March 31, 2018.



Vehicle



Credit Cards

Contest

<sup>1</sup>NO PURCHASE NECESSARY: Void where prohibited by law. Promotion open to individuals legally residing in the 50 United States who are 18 years or older. Winners must be in good standing of American Airlines Federal Credit Union. Need not to be present to win and will be notified by phone, email and/or mail. All entries must be received by 11:59 p.m. Central Time on 03/31/2018. Maximum prize value is \$2,500.00 and will be applied to the member's Qualifying Loan. If member's Qualifying Loan balance is less than \$2,500.00 then prize amount will equal the total dollar amount transferred during the promotion period up to the maximum of \$2,500.00. Odds of winning depend upon the number of entries received. To enter the drawing, Qualifying Loans must be applied for and funded and include the following activities: 1) open a new Platinum or Platinum Rewards Credit Card and complete balance transfer(s) of at least \$500.00 from any non-American Airlines Credit Union account by 03/31/2018 and/or 2) refinance a vehicle loan from outside of the Credit Union to the Credit Union or conduct an internal refinance with an additional \$2,500.00 added to the refinanced loan amount. Member must also agree to the Dare to Dream up to \$2,500.00 affidavit that is presented to them in their loan documents. A random drawing will be conducted from among all eligible entries received by sponsor and will take place on or before 04/30/2018. If a winner cannot be contacted within five (5) business days of the drawing date, the prize will also be forfeited and an alternate winner selected. Any bonuses or monies received in association with this promotion are subject to IRS reporting requirements. Recipients are responsible for income tax liability, if applicable. American Airlines Credit Union employees, their immediate family members and household members are not eligible for promotion. See official rules at AACreditUnion.org/pdf/daretodreamdrawing.pdf for additional information and ways to enter.



Share Certificate

<sup>2</sup>To receive the \$25.00 bonus, open a new American Airlines Federal Credit Union Dream Plan Share Certificate between 01/01/2018 and 03/31/2018 and set up an automatic monthly contribution of \$25.00 or larger. Bonus will be awarded within five (5) 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 2.22% is effective as of 02/19/2018, 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.



Checking

<sup>3</sup>Member must be in good standing to be eligible for this offer. Open a new American Airlines Federal Credit Union Priority, Flagship, uChecking or Business Account between 01/01/2018 and 03/31/2018. To receive the \$25.00 bonus, complete at least \$25.00 in 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 closed prior to bonus award date. Bonus will be awarded within 60 days after final qualifying transaction is completed. Rates are accurate as of 12/01/2017 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. 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 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.



Membership

<sup>4</sup>Referring member will receive \$25.00 for each referral that results in a new account being opened. New member account must be opened between 01/01/2018 and 03/31/2018. 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. 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 for referral offer. 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.



Home Loans

<sup>5</sup>The number of Connection Points awarded in conjunction with your new American Airlines Federal Credit Union Mortgage Loan is 25,000 points for new mortgages to American Airlines Credit Union between \$50,000.00 and \$250,000.00 in loan principal amount for a first lien Mortgage. For loans greater than \$250,000.00, 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 an additional \$50,000.00 is borrowed. Internal modifications, Home Equity and Home Equity Line 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/pdf/connectionpointsrules.pdf. 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

<sup>6</sup>Securities 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/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.