We work for you.™

American Airlines Credit Union

Make the most of your financial resources.

Home Loan

Invest in the perfect mortgage

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.[1]

Checking

Real life made real simple

Earn $25 when you open a new Priority, Flagship or uChecking account and use your debit card to make at least $25 in purchases. PLUS, earn $25 when you sign up for Direct Deposit.[2]

Credit Cards

Get rewarded with our card

Open a Visa® Platinum Rewards Credit Card and earn 5,000 Connection Points™ after your first purchase. Plus earn 1 Connection Point for every $1 spent.[3]

Additional offers for you to enjoy:

Auto

Enjoy up to 0.50% APR* discount on your auto loan. That's a 0.25% APR discount for Direct Deposit PLUS, a 0.25% APR discount for Welcome Aboard or Loan Loyalty.[4]

Membership

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

Consult with our experts:

Flagship Financial Group

Receive personalized, no-cost, no-obligation financial consulting services from a Flagship Financial Group advisor.[6]

Credit Education

Let our Credit Education Department help you handle or regain control of your finances with a no-cost, no-obligation private consultation by phone or in person.[7]

APPLY TODAY:

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

These limited-time offers end June 30, 2017.

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

Connection Points™

Federally insured by NCUA

EQUAL HOUSING LENDER

04/17

Home Loans

[1]The 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 an additional $50,000 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.

Checking

[2]Member must be in good standing to be eligible for this offer. Open a new American Airlines Federal Credit Union Priority, Flagship or uChecking account between 04/01/2017 and 06/30/2017. To receive the $25.00 bonus complete at least $25.00 in purchases with your Visa® Debit Card within 60 days of account opening (transaction posting may vary by merchant.) To receive the additonal $25 bonus, sign up for a minimum of $250 direct deposit to be deposited into your checking account within 60 days of account opening. ATM withdrawals and existing checking accounts are not eligible and do not qualify for either bonus. Bonus(es) will be awarded within 60 days after the qualifying transaction is completed. Bonus(es) will be forfeited if account closed prior to bonus award date. Rates are accurate as of 03/01/2017 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 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. Fees may reduce earnings on the account. 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.

Credit Cards

[3]Open a Visa Platinum Rewards Credit Card between 04/01/2017 and 06/30/2017 and earn 5,000 bonus Connection Points when you complete your first purchase transaction. In order to benefit from this offer, cardholder must keep account in good standing. 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.

Auto

[4]APR is Annual Percentage Rate. 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. Up to 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. Qualifying rates are based on collateral, term, down payment and creditworthiness. Not all loans are eligible. For a $20,000 new auto loan with no down payment and a 60-month term at 1.74% APR, the approximate monthly payment would be $348.31. Ask the Credit Union for more details.

Membership

[5]Referring member will receive $25.00 for each referral that results in a new account being opened. New member account must be opened between 04/01/2017 and 06/30/2017. 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. 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.

Flagship Financial Group

[6]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.

Credit Education

[7]Contact the Credit Education Department by visiting AACreditUnion.org/credit-education-service.aspx, by emailing CreditEducation@AACreditUnion.org, by calling (800) 533-0035, Ext. 4361, or by visiting a branch near you.