

# Build Your Dream

Our products will help you frame your future.

## Mortgage and Home Equity Line of Credit

We've got you covered  
from wall to wall.

Enter to win  
**\$500**<sup>1</sup> to put towards building  
your dream home.

Whether you're looking to purchase a new home or simply remodeling your current one, we have the perfect tools to help you construct a solid foundation.

## Mortgage

## Credit Card Offer

Finance a **mortgage loan** with us and enjoy a promotional rate of 0% APR<sup>2</sup> through your April 2019 billing cycle on purchases made through Sept. 30, 2018 with your **Visa® Platinum Rewards Credit Card**. After that, the standard APR will vary from 10.00% to 15.74%. As an added bonus, you can receive up to 35,000 Connection Points.™\*

## Visa® Platinum Rewards Credit Card

Get a new **Visa Platinum Rewards Credit Card** and enjoy an introductory rate of 0% APR<sup>3</sup> on all of your purchases made through July 31, 2018, for the first six billing cycles. After that, the standard APR will vary from 10.00% to 15.74%.

## Visa Platinum Credit Card

Open a new **Visa Platinum Credit Card** and receive a \$25 statement credit after you make at least \$500 in purchases within 60 days of account opening.<sup>4</sup>


## Additional offers for you to enjoy:

**Checking** - Receive \$25 when you open a checking account and spend \$25 with your debit card within 60 days of account opening.<sup>5</sup>

**Membership** - Receive \$25 when you refer your eligible family and friends for membership and they join. You can directly sponsor family and household members.<sup>6</sup>

**Auto** - Enjoy up to 0.50% APR discount on your auto loan. 0.25% APR discount for Direct Deposit PLUS, a 0.25% APR discount for Welcome Aboard or Loan Loyalty.<sup>7</sup>

## Consult with our experts:

 Receive personalized, no-cost, no-obligation financial consulting services from a Flagship Financial Group advisor.<sup>8</sup>

**APPLY TODAY!**  
These limited-time offers  
end June 30, 2018.



Connection Points™  
Federally insured by NCUA





Mortgage/  
Home Equity  
Line of Credit

<sup>1</sup>NO PURCHASE NECESSARY. Void where prohibited by law. Promotion open to members 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 or mail. All entries must be received by 11:59 p.m. Central Time on 06/30/2018. Prize value is \$500 and will be applied to the member's primary share account. Odds of winning depend upon the number of entries received. To enter the promotion, Qualifying Loans must be applied for between 04/01/2018 and 06/30/2018 and funded no later than 08/31/2018 and include the following activities: 1) open a new Home Equity Line of Credit, 2) finance a new mortgage loan or 3) conduct an internal mortgage refinance with a minimum of \$50,000 added to the principal loan amount. Alternatively, you can submit up to two (2) entries during the Promotion Period by sending a 3 X 5 note card with your complete name, address, city, state, ZIP, phone number and valid email address to the following address which must be postmarked (by U.S.P.S.) no later than 11:59 p.m. CST on June 30, 2018. Mail to: American Airlines Credit Union, Attn: Marketing Department/Build Toward Your Dream Promotion MD 2100, P.O. Box 619001, DFW Airport, TX 75261-9001. A random drawing will be conducted from among all eligible entries received by sponsor and will take place on or before 09/30/2018. If a winner cannot be contacted within five (5) business days of the initial contact date, the prize will be forfeited and an alternate winner selected. The winners will be required to sign an affidavit of eligibility which must be completed, signed and returned within five (5) business days from the date of issuance, or the prize will be forfeited and awarded to an alternate winner. 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 permanent household members are not eligible for promotion. See official rules at AACreditUnion.org/pdf/buildtowardyourdreampromotion.pdf for additional information.



Mortgage  
Credit Cards

<sup>2</sup>APR is Annual Percentage Rate and is accurate as of 04/01/2018. Apply for a new American Airlines Federal Credit Union mortgage loan between 04/01/2018 and 06/30/2018 and fund no later than 08/31/2018 to receive a promotional rate of 0.00% APR on your Visa Platinum Rewards Credit Card purchases. American Airlines Credit Union Visa Platinum, Platinum Secured and Visa Business Platinum credit cards are not eligible for this offer. 0% promotional rate is valid through your April 2019 billing cycle on purchases made one (1) business day after you fund on your mortgage loan through 09/30/2018. After the promotional rate, normal rates and fees will apply. The APR will vary with the market based upon the Prime Rate and is subject to change after the account is opened. As of 04/01/2018 the rate will vary from 10.00% to 15.74%, based on your creditworthiness. Annual Fee: \$0. Balance Transfer Fee: \$0. Cash Advance Fee: \$2.00. Minimum finance charge: \$0.50 except where prohibited by law. Foreign Transaction Fee: 1.00% of each transaction in U.S. dollars. Loans are subject to credit approval and Credit Union lending guidelines. In order to benefit from this offer, the primary or secondary mortgage applicant must have an open Credit Union Visa® Platinum Rewards Credit Card Prior to closing your mortgage loan and be a member in good standing. One award per funded loan. This offer is non-transferable. Visa is a registered trademark of Visa International Service Association.



Visa  
Platinum  
Rewards

<sup>3</sup>APR is Annual Percentage Rate and is accurate as of 04/01/2018. Open a new American Airlines Federal Credit Union Visa Platinum Rewards Credit Card between 04/01/2018 and 06/30/2018 and receive an introductory rate of 0.00% APR on purchases made by 07/31/2018 for the first six billing cycles from open date. American Airlines Credit Union Visa Platinum, Platinum Secured and Visa Business Platinum credit cards are not eligible for this offer. After the introductory rate, normal rates and fees will apply. The APR will vary with the market based upon the Prime Rate and is subject to change after the account is opened. As of 04/01/2018 the rate will vary from 10.00% to 15.74% based on your creditworthiness. Annual Fee: \$0. Balance Transfer Fee: \$0. Cash Advance Fee: \$2.00. Minimum finance charge: \$0.50 except where prohibited by law. Foreign Transaction Fee: 1.00% of each transaction in U.S. dollars. Loans 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.



Visa  
Platinum

<sup>4</sup>Loans 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. 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. Statement Credit: Open a Visa Platinum Credit Card between 04/01/2018 and 06/30/2018 and use your card to make at least \$500.00 in purchases within the first 60 days of account opening and earn \$25.00. Any bonus money will be awarded within 60 days after final qualifying transaction is completed and will reflect as a statement credit on your credit card.



Checking

<sup>5</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 04/01/2018 and 06/30/2018. 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 04/01/2018 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>6</sup>Referring 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. Only one referral will be awarded per new membership. New member account must be opened between 04/01/2018 and 06/30/2018. 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 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 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

<sup>7</sup>APR is Annual Percentage Rate and is accurate as of 04/01/2018. 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. Qualifying rates are based on collateral, term, down payment and creditworthiness. Not all loans are eligible. Maximum combined discounts of up to 0.50% for Direct Deposit plus Loan Loyalty or Welcome Aboard discounts. No other discounts can be combined. 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 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. 0.25% Loan Loyalty discount is available for members having two or more loans with a balance in the last two years. Auto loans need activity within the last four years. 0.25% Welcome Aboard discount is valid 90 days from the opening date of new membership. Not all members will qualify. On a \$20,000 auto loan with no down payment and a 36-month term at 2.00% APR, the approximate monthly payment would be \$572.81. This sample payment is calculated prior to Direct Deposit discount. Ask the Credit Union for more details.



Flagship  
Financial  
Group

<sup>8</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.

## Connection Points<sup>8</sup>

<sup>8</sup>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 the 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 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. 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. For Connection Points Rules, please go to AACreditUnion.org/pdf/connectionpointsrules.pdf.