

Live Your Dream Fully

Our products simplify your life so you can dream bigger.



Shift your **AUTO** dreams into high gear

Open a new or used **auto loan** with us between July 1 and September 30, 2018 and take advantage of **TWO** great offers:

No payments for up to **90 days** *PLUS* Enter to win **\$500**
with a new or used auto loan.¹ to help you drive the open roads.²

To help drive home your dreams we can also assist you with these value-added benefits:

- Protection for your car
- Protection for the Loan
- Protection for you and your family

Our accounts **CHECK** all the boxes


Open a new **checking account** and earn up to **\$50**.³


Two ways to earn **\$50**:


- | | | | | |
|--|------------------|--|------------|---|
| <p>1 \$25
when you use your debit card
<small>(To make at least \$25 in purchases)</small></p> | <i>PLUS GET:</i> | <p>2 \$25
for Direct Deposit
<small>(Available for Priority and Flagship Checking)</small></p> | <i>OR:</i> | <p>\$25
for Online Statements
<small>(Available for uChecking and Business Checking)</small></p> |
|--|------------------|--|------------|---|

Enjoy financial freedom of choice, with our variety of checking options.


Additional offers for you to enjoy

 **Credit Card** - Open a new Visa® Platinum Rewards Credit Card and earn 5,000 Connection Points™⁴ or open a Visa Platinum Credit Card and get a \$25 Statement Credit.⁴

 **Membership** - Earn \$25 when you refer your eligible family and friends for membership and they join. You can directly sponsor family and permanent household members.⁵

 **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.⁶

Consult with our experts:

 Receive personalized, no-cost, no-obligation financial consulting services from a Flagship Financial Group advisor.⁷



Your Casting Call is Here

Share a photo of you in or around the car we've helped you finance (or you aspire to own) in our "I love my dream car" photo contest from July 1 to September 30, 2018.⁸

You'll have a chance to win up to \$400. Plus, your audition photo may appear in one of our ads in 2019.

Go to OwnerRewards.AACreditUnion.org or scan the code for details.



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



Auto

¹Although no payment is due for up to 90 days, interest and credit insurance premiums (if applicable) continue to accrue during deferred payment period. Excludes loans already financed with the Credit Union. Loan applications must be approved and funded 07/01/2018–09/30/2018. Loans are subject to credit approval and Credit Union lending guidelines. Ask the Credit Union for more details.



Auto \$500 Promotion

²NO PURCHASE NECESSARY. Promotion is open to members in good standing. Member must be a legal resident of the fifty (50) United States and at least 18 years old at the time of entry. Void in Puerto Rico, Virgin Islands and where prohibited or otherwise restricted by law. Need not 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 09/30/2018. Prize value is \$500 and will be applied to the member's primary share account Odds of winning a prize will depend on the total number of eligible entries received in each of the respective drawing(s). To enter the promotion, apply for and fund a new or used personal auto loan between 07/01/2018 and 09/30/2018 and agree to the "Live Your Dream Fully \$500 Promotion" affidavit that is presented in your loan documents. Alternatively, you can submit two (2) entries during the Promotion Period by sending a 3"X5" 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 September 30, 2018. Mail to: American Airlines Credit Union, Attn: Marketing Department/Live Your Dream Fully 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 10/31/2018. 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/LiveYourDream.pdf for additional information.



Checking

³Member must be in good standing to be eligible for this offer. Open a new American Airlines Federal Credit Union Priority, Flagship or uChecking or Business Checking account between 07/01/2018 and 09/30/2018. 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. Priority and Flagship Checking accounts will receive a \$25 bonus by signing up for a minimum of \$250 direct deposit to be deposited into your checking account within 60 days of account opening. uChecking and Business Checking accounts will receive a \$25 bonus by signing up for online statements within 60 days of account opening. Existing checking accounts are not eligible and do not qualify for either 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(es) will be forfeited if account closed prior to bonus award date. Rates are accurate as of 06/01/2018 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 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, 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 Cards

⁴Loans 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. **Connection Points:** Open a Visa Platinum Rewards Credit Card between 07/01/2018 and 09/30/2018 and earn 5,000 bonus Connection Points when you complete your first purchase transaction within 60 days of account opening. 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. **Statement Credit:** Open a Visa Platinum Rewards Credit Card between 07/01/2018 and 09/30/2018 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.



Membership

⁵Referring 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 07/01/2018 and 09/30/2018. 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. 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. 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 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

⁶The 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 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 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/connectionpointrules.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

⁷Securities 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.



I Love My Dream Car Photo Contest

⁸NO PURCHASE NECESSARY. Promotion is open to members in good standing. Member must be a legal resident of the fifty (50) United States and at least 18 years old at the time of entry. Void in Puerto Rico, Virgin Islands and where prohibited or otherwise restricted by law. Need not be present to win and will be notified by phone, email or mail. All entries to the monthly random drawings must be received by 11:59 p.m. Central Time on last day of July, August or September, 2018. Monthly prize value is \$100 and will be applied to the member's primary share account Odds of winning a prize will depend on the total number of eligible entries received in each of the respective drawing(s). To enter the promotion, submit auto photographs at OwnerRewards@AACreditUnion.org between 07/01/2018 and 07/31/2018, or 08/01/2018 and 08/31/2018, and/or 09/01/2018 and 09/30/2018 and agree to the rules. There will be separate drawings from entries received only during each month. Random drawings will be conducted from among all eligible entries received by sponsor and will take place on or before 10th of the month following each deadline. All monthly drawing entries received during the valid dates of the promotion (July 1–September 30, 2018) are automatically entered in the grand prize ("Grand Prize") promotion. All monthly prize winners are eligible to win a grand prize. Up to five (5) Grand Prize winners will be selected by a panel. If winner(s) cannot be contacted within five (5) business days of the initial contact date, the prize will be forfeited and alternate winner(s) 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 OwnerRewards.AACreditUnion.org for additional information.