

School District Employee Special

Earn \$225

with a *New Rewards Checking Account**

Earning is easy! Open a New Rewards Checking Account using offer code **School225** and within 45 days:

- deposit \$200
- make 1 debit card transaction
- and have your direct deposit post to your account

Plus, you'll also get access to these other great benefits:

Mortgage Rate Reduction

- 0.25% off your qualifying rate^a
- 1st Mortgages
- Purchase or Refinance
- Customizable My Way Mortgages

Certificate Rate Boost

- Rate increase of 0.25% APY^b on any Certificate Product

Twelve Months of Interest Refunded on a Personal Loan^c

- Rates as low as 10.74% APR^d
- No maximum loan amount
- Refund deposited into savings account within 30 days after 12th monthly payment^e



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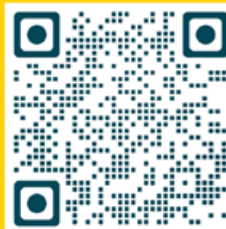
Average 1st Year Value of Relationship = **\$2,627^e**

Cash Back Checking	Average Earnings	\$119^f
Certificate	Average Earnings	\$94^g
Mortgage	Average Savings	\$1,221^h
Personal Loan	Average Refund	\$1,193^c



Air Academy
CREDIT UNION

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*Let's
talk!*

aacu.com/school225
800.223.1983

*To receive the \$225 bonus, open a Cash Rewards Checking account or a Cash Back Rewards Checking account: (a) deposit \$200; (b) have your direct deposit post to your account; (c) post and clear one non-ATM transaction with your debit Mastercard[®] within 45 days of account opening. Bonus will be credited into your primary account within 2 business days after meeting the requirements. Offer valid on personal accounts only and limited to 1 account per member. Bonus is considered taxable income. Must mention offer at time of account opening for bonus eligibility. Offer not valid for current Rewards Checking account holders or members with accounts closed within the past 180 days. Accounts closed within 180 days of account opening will be charged a \$10 early closure fee. Cannot be combined with another checking account offer or used for an existing checking account. Offer subject to change without notice. Restrictions and requirements apply. Must be a Colorado resident to qualify.

^aMust be approved for a qualifying mortgage product to receive rate reduction. Offer applies to 1st mortgages only. Other restrictions and requirements may apply. Ask a mortgage loan officer for details. Subject to approval. Equal Housing Lender.

^bAPY=Annual Percentage Yield. \$500 minimum balance required to earn dividends. 6 month to 60 month terms available. Fees may reduce earnings. Early withdrawal penalties apply. Rates subject to change.

^cAverage annual interest refunded calculated based on an average loan balance of \$10,474 at an average rate of 11.39% APR. In order to receive the interest refund, You must make your first 12 scheduled monthly payments on time (within the grace period stated in your loan disclosure). First payment due within 45 days of date of loan disbursement. Any late or missed payments will result in interest not being refunded. Restrictions and requirements apply.

^dAPR=Annual Percentage Rate. Rates may vary depending on applicant's creditworthiness and term of loan. APR calculation assumes no fees; fees may impact rate and/or term. Payment example: 48 monthly payments of \$25.72 per \$1,000.00 borrowed at 10.74% APR. Rates and terms are subject to change without notice. Restrictions and requirements apply. Subject to approval. We do business in accordance with the Equal Credit Opportunity Act.

^eEstimated annual value based on utilizing all Select Employee Group special offers.

^fAverage annual earnings based on Cash Back Rewards Checking account rewards paid in 2023, to qualifying Cash Back Rewards Checking accounts. Earn 3.00% cash back on debit card purchases up to \$300 every month when qualifications are met. Rates and rewards are variable and may change after account is opened. Fees may reduce earnings. See Account Agreement and Disclosure for qualifications and restrictions.

^gAverage annual certificate earnings based on an average certificate balance of \$37,728, based on 12 months as of 6/30/2023.

^hAverage annual savings based on 30-year 1st mortgage products funded from January, 2023 to June, 2023. The annual rate reduction savings is calculated based on an average loan amount of \$488,407.

Select Employee Group Special subject to change without notice. Rates and rewards are variable and may change after account is opened. Restrictions and requirements apply. Membership requirements apply; hundreds of ways to join. Offer expires 5/31/2024.



Insured by NCUA.