

Notes of Interest

August 2008



5.99% APR* For the LIFE of the Balance!



It's Back-to-School time again. Whether you have a child in grade school, a college student or are just interested in cashing in on great deals, an AAACU VI SA card makes the perfect Back-to-School companion. At 5.99% APR* on balance transfers until the entire transferred balance is paid in full, you can't afford not to get an AAACU VI SA card.

Not only will you get 5.99% APR* on balance transfers for the LIFE of the balance, our VI SA cards offer low, fixed rates starting at 10.96% for Platinum and 12.96% for Classic. We have no balance transfer fees and no annual fees.

To get your card in time for Back-to-School shopping, call, stop by or visit us online at www.aacu.com.

Important Information about Balance Transfers:

Promotional rate is only for non-AAACU loan balances. There is no grace period for balance transfers; interest is charged from the date of posting. All payments and credits will be applied to lower APR balances before higher APR balances. NO BALANCE TRANSFER FEE. Subject to approval and credit availability, offer expires 9-30-08. Certain restrictions apply.

Open a NEW AAACU VI SA Classic or Platinum before September 30th to take advantage of our



0% *APR

introductory rate good on all new purchases for the first six months from the date of opening.

If you qualify for 0% upon expiration of offer, rate to be 12.96% for Classic cardholders or 10.96% for Platinum cardholders.

Offer valid for those who qualify.
Certain restrictions apply.



To observe Labor Day, all Credit Union offices will be closed on Saturday, August 30th, and Monday, September 1st.

Have a Safe Holiday!



Simplify

Get a single payment, a lower interest rate and tax benefits.*

"Under One Roof"...YOURS!

Real Simple...

- No fine print
- * No last minute rate increases
- * No tricky terms
- * No pressure

Home Equity loans provide an easy source of cash for most any reason. Ask about our great low rates and flexible terms!

* Consult your tax advisor about your situation.

