



# Area Educational Credit Union

**December 31, 2023**

**Phone:** (217)234-7817

**New Website:** [www.myAECU.com](http://www.myAECU.com)

**New E-mail:** [staff@myAECU.com](mailto:staff@myAECU.com)

**Hours:** Monday-Friday, 10:00 to 5:30  
Saturday, 9:00 to noon

### **Holiday Closings:**

Mon. Jan. 1, New Years Day	Closed
Mon. Jan. 15, Martin Luther King, Jr Day	Closed
Mon. Feb. 19, Presidents' Day	Closed
Fri, Mar.29. Good Friday	Closing at 2pm

*Did you know that your immediate family members can also join the credit union? Set your children and grandchildren up for financial success with their own acct.*

## Dividend Rates

### Paid on 12/31/23:

1.50% (Annual Percentage Yield = 1.51%) on regular shares

1.75% (APY = 1.76%) on IRAs.

### To be paid on 03/31/24:

**Rates are printed on your statement**

*Thinking of a new (or new to you) car in the new year?*

*If you're going to finance and pay interest to someone, it may as well be to your local credit union where **YOU ARE AN OWNER**. Our rates are very competitive, but if you get approved for a better rate elsewhere, we **MAY** still be able to offer you a rate that compares. Restrictions apply.*

## Annual Meeting

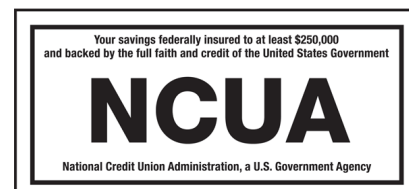
**Weds, March 20, 2023  
at 4:00 p.m.  
Mattoon CUSD #2 LIFT Building**

**All members are  
welcome to attend!**

### **Your credit union is helping our communities-**

As part of cuKind Day, AECU collected and matched donations to the Mattoon Community Food Center. Credit Union members donated \$165. After matching member donations, the total donation became \$330.

Doing good feels good!





## 2023 Member Loyalty Bonuses

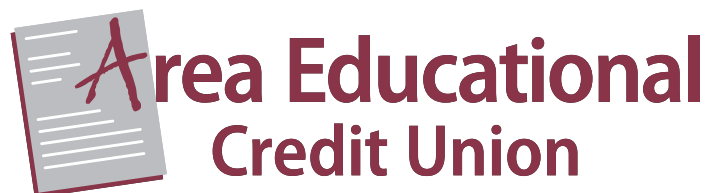
### Bonus Dividends & Loan Interest Rebates-

For the 7th year in a row, because of your loyalty, 2023 was another great year at your credit union! We'd like to share the success with you, the owners of the credit union, by giving back a Bonus Dividend and Loan Interest Rebate.\* Including quarterly dividends, Bonus Dividends and Loan Interest Rebates, we are returning over \$250,000 to our members for 2023...a great example of the CREDIT UNION DIFFERENCE! We value your membership and look forward to serving you in 2024!

*Bonus Dividend- We added an additional HALF of the dividends that you were paid in 2023 to your account on or around 12/18/2023. All Bonus Dividends were paid into your primary (01) account.*

*Loan Interest Rebate- Auto loans and share secured loans earned a rebate of \$80 and Signature Loans earned \$40, deposited to your primary share account on or around 12/18/2023.*

\*Bonus Dividend is an additional 50% of your YTD taxable dividend as of 10/1/2023 and is also taxable. Maximum loan interest rebate per member is \$200. Loan interest rebates apply if you had a loan as of 9/30/2023 and were not more than 60 days delinquent currently or at any month-end in 2023.



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