

September 30, 2023

Dear Area Educational Credit Union Member:

In connection with an audit of the financial statements of Area Educational Credit Union, please confirm to our auditors the enclosed information regarding your account balances as of September 30, 2023.

If any of the information is not correct, please indicate on the back of this newsletter and include any information that will assist our auditors in reconciling the differences. Please sign, date and mail your reply directly to Doehring, Winders & Co. LLP, PO Box 628, Mattoon, Illinois 61938.

IF YOUR RECORDS AGREE WITH THE ENCLOSED INFORMATION, NO REPLY IS NECESSARY.

AECU Online Banking & Mobile App are ready! Visit our website and click the Online Banking button to begin the process. Once set up in Online Banking, you can set up our Mobile App and will automatically be enrolled to receive your statements electronically. Please call the AECU office if you need assistance.

When was your last deposit or withdrawal? Illinois laws indicate that the account balance be relinquished to the State of Illinois Unclaimed Property Division after 3 years with no activity. PLEASE make sure that you have YEARLY activity in your account (deposit or withdrawal) so that the state doesn't end up with your hard-earned money!

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

Reference to the United States Government Agency

National Credit Union Administration, a U.S. Government Agency

Phone: (217)234-7817 Fax: (217)235-2780

Website: myAECU.com

E-mail: staff@myAECU.com

Hours: M - F, 10:00 to 5:30

Sat, 9:00 to Noon

Interest Rates

To be paid on 09/30/2023 on shares 1.00% (Annual Percentage Yield = 1.00%) 1.25% (APY = 1.26%) on IRAs.

To be paid on 12/31/2023 1.50% (APY = 1.51%) on regular shares 1.75% (APY 1.76%) on IRAs

SHRED EVENT-

Saturday, Oct. 14 from 9-11am

Please bring a monetary (\$\$\$) or non-perishable food donation for Mattoon Community Food Center.



Holiday Closings:

Mon., Oct. 9, Columbus Day

Friday, Nov. 10 Veterans Day (observed)

**Thurs., Nov. 24, Thanksgiving Day

Closed

Mon., Dec. 25, Christmas Day

Closed

**Closing at 2:00 pm on the day before Thanksgiving