



[www.myAECU.com](http://www.myAECU.com)

DECEMBER 31, 2025



## NEW 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.

Our current (as of December 31, 2025) rates on new vehicles are as low as 3.9% APR based on down-payment and length of financing.

### Dividend Rates

#### **Paid on 12/31/25**

2.00% (2.01% Annual Percentage Yield APY) on Regular Shares

2.25% (2.26% APY) on IRA accounts

#### **to be Paid on 12/31/26**

Rates are printed on your statement

### Great new option for making your payments - MessagePay

Click the Make My Payment option on our website or app and follow directions. You'll need your member number/account number.

- Electronic ACH from your checking will be FREE!

- Debit Card- \$6.99 Fee

MessagePay will also send you a text five days after any missed payment if your mobile number is on file.

Making AECU loan payments on time just got easier! This service is perfect for our members who don't have payroll deduction.

# 66<sup>TH</sup> ANNUAL MEETING

## INVITATION

Credit Union members are encouraged to attend our Annual Meeting. This is YOUR chance to hear from our Board of Directors about the credit union's operations and financial condition. As a member/owner, you even get to vote as we elect our Board of Directors for 2026.

**When: at 4pm, Weds, March 25, 2026**

**Where: Mattoon CUSD #2 LIFT Bldg.**

# Holiday CLOSINGS

**Thursday, Jan. 1 New Year's Day**

**Monday, Jan. 19 Martin Luther  
King Jr. Day**

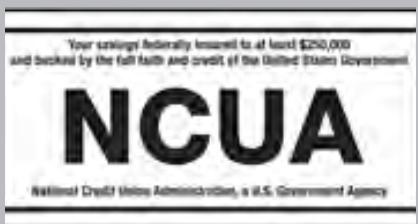
**Monday, Feb. 16 Presidents' Day**

# Credit Union INFORMATION

**Hours: Monday- Friday 10-5:30  
Saturday 9-NOON**

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

**Email: [staff@myaecu.com](mailto:staff@myaecu.com)**



**Do you qualify to deduct auto  
loan interest for 2025?  
If so, this statement includes  
your YTD interest paid on  
your auto loan.**

## THE CEO'S MESSAGE

from Kerry Fearn

I'm proud to announce that for the 8<sup>th</sup> straight year, Area Educational Credit Union's Board of Directors has voted to pay back a considerable Loyalty Bonus to our members.

**"Including quarterly dividends,  
Year-End Bonus Dividends and Loan  
Interest Rebates, we have paid back  
over \$675,000 to our members in  
2025!"**

We are able to pay back because we are conservative managers of your money. We keep expenses low while providing a good balance of low interest rates on loans and higher than average rates on savings.

Congratulations to our staff and Board of Directors on a great year in 2025.