



September 30, 2025

Dear Area Educational Credit Union Member:

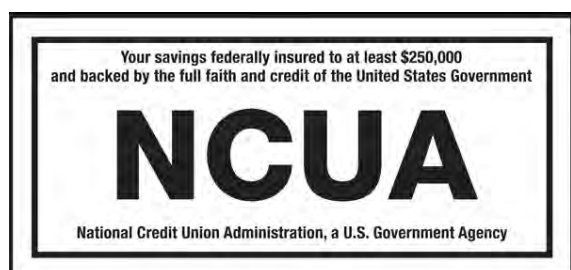
In connection with an audit of the financial statements of Area Educational Credit Union, please confirm to our auditors the enclosed information regarding your account balances as of September 30, 2025.

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 real time savers! To begin enrollment, please call the AECU office and ask for your PIN. Once you are enrolled, you can see your accounts at any time, transfer between your AECU accounts and you will be enrolled in Electronic Statements. You will also be prepared for future enhancements to our electronic services.

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!



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 09/30/2025 on shares
2.00% (Annual Percentage Yield = 2.01%)
2.25% (APY 2.26%) on IRAs.

To be paid on 12/31/2025
SEE STATEMENT FOR RATE DETAILS

SHRED EVENT-

Saturday, Oct. 18 from 9-11am

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



Holiday Closings:

Mon., Oct. 13, Columbus Day	Closed
Tues., Nov. 11 Veterans Day	Closed
**Thurs., Nov. 27, Thanksgiving Day	Closed
<i>**Closing at 2:00 pm on the day before Thanksgiving</i>	
Weds., Dec. 24 Christmas Eve	Closing at Noon
Thurs., Dec. 25, Christmas Day	Closed
Weds., Dec. 31, New Year's Eve	Closing at Noon