



Area Educational Credit Union

www.myAECU.com

JUNE 30, 2026



Dividend Rates

Paid on 06/30/2026

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

2.25% (2.26% APY) on IRA accounts

to be Paid on 09/30/2026

Rates are printed on your statement

REMEMBERING OUR FRIEND, AMANDA PRATER

As many of you know, the credit union lost our dear friend and Vice President, Amanda Prater in March.

Amanda was so much more than an employee of the credit union. She was a compassionate soul who often put the needs of others first. She was always quick with a smile and loved sharing stories with our members.

Many of our members reached out with condolences and memories of Amanda. They used adjectives like kind, genuine, easy-going and always smiling to describe Amanda. As one member remarked, "Amanda would be so shocked to know how many people loved her."

Amanda's legacy of kindness has inspired us to dedicate our annual Shred Day collection (coming in October) to the Coles County Animal Shelter in her honor this year and going forward.



AMANDA M. PRATER
1973-2026

SUMMER LOAN SPECIAL

August 8-15, 2026

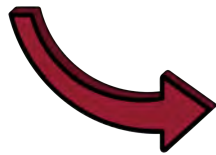
Auto Loan Special

- Auto loans discounted by 1%
- \$50 off GAP Insurance
- Free Title Transfer for re-finance from another institution (\$50 value)

Signature Loan Special

- Borrow \$2000-\$10,000 at a special, low rate of 7.99% APR for up to 36 mos.

Restrictions Apply



- One loan "special" per member
- Usual credit criteria applies
- No collections or Bankruptcies on credit report
- Current loans cannot be rolled into "special" loan
- Loan docs/funding must be completed August 8-15, 2026.

Holiday
CLOSINGS

Saturday, July 4 Independence Day

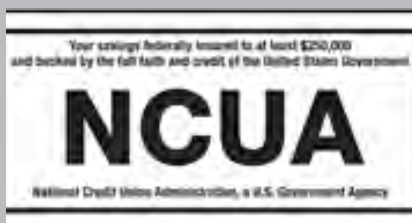
Monday, Sept. 7 Labor Day

Credit Union
INFORMATION

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

Phone: (217)234-7817

Email: staff@myaecu.com



THE CEO'S MESSAGE

from Kerry Fearn

Our Summer Loan Special is great opportunity to save on interest. Each summer, members collectively save thousands of dollars by taking advantage of this generous offer.

Members like the Signature Loan special to pay off high-interest credit cards or finance special projects.

The Auto Loan Special is PERFECT if you're shopping for a different vehicle or wanting to re-finance your vehicle loan away from another institution.

Securely apply on our website.