



# Area Educational Credit Union

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

MARCH 31, 2026



## DID YOU MAKE A MISTAKE BY FINANCING YOUR CAR AT THE DEALERSHIP?

Re-finance the loan with your trusted credit union. Even if their rate is lower than ours, we may be able to match it (restrictions apply).

Our members like keeping their loans local. Often, when you finance at the dealership, the loan is from an institution you have never heard of or have no relationship with.

When you finance with us, the interest you pay supports higher dividend rates for you, your family and your colleagues who have accounts here at the credit union.

GIVE US A CALL TO LEARN HOW YOU CAN LOWER YOUR PAYMENT OR RATE. WE ARE HAPPY TO HELP.

17102-STMT-0326

## Dividend Rates

### Paid on 03/31/2026

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

2.25% (2.26% APY) on IRA accounts

### to be Paid on 06/30/2026

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.

# WELCOME NEW EMPLOYEE

MELISSA P.

There is a new, smiling face welcoming members into the credit union office.

In March, Melissa P joined our staff as a Member Services Representative. Please make her feel welcome in her new role.

Leaving the credit union is Gaia R who we thank for her 5 years of service to our members.



**We've lowered our rates on auto loans! On a NEW Car, our lowest rate is now 3.5% APR for 36 months with 20% down payment. All other car rates have also adjusted down.**

## *Holiday* CLOSINGS

Friday, April 3 Good Friday closing at 2pm

Monday, May 25 Memorial Day

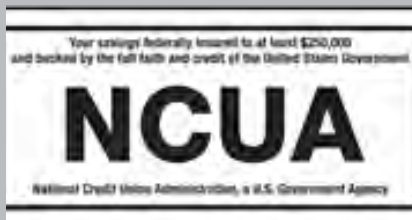
Friday, June 19 Juneteenth

## *Credit Union* INFORMATION

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

Phone: (217)234-7817

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



## THE CEO'S MESSAGE

from Kerry Fearn

**Now is a great time to evaluate your tax situation. Did you withhold enough for federal and state taxes? Could you benefit from depositing money into an IRA account this year?**

**Perhaps you want to move your current IRA away from the risks of a stock market based plan into something 'safer'. Our current rate on IRA accounts is 2.26% APY and your funds are federally insured by the NCUA.**

**The credit union offers Traditional, Roth and Education IRA services.**

**Talk to me or Amanda about your IRA options with AECU.**