



Area Educational Credit Union

www.myAECU.com

SEPTEMBER 30, 2026



Dividend Rates

Paid on 09/30/2026

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

2.25% (2.26% APY) on IRA accounts

to be Paid on 12/31/2026

Rates are printed on your
statement

DEAR AREA EDUCATIONAL CREDIT UNION MEMBER:

In connection with an annual 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, 2026.

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

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

SHRED DAY

Saturday, Oct. 10

Event is open to the community and will be from 9am until 11:30 am. Bring as much as you need to shred- we NEVER come close to filling the truck.

Shred Day was a favorite of our friend and colleague, Amanda Prater. We will be accepting donations for the Coles County Animal Shelter where her memorial there has already raised over \$1000 for the animals at the shelter. Let's do more in her honor!

Holiday CLOSINGS

Mon, Oct. 12 Columbus Day	CLOSED
Weds, Nov. 11 Veteran's Day	CLOSED
Thurs, Nov. 26 Thanksgiving	CLOSED
(also closing at 2pm the day before)	

CHRISTMAS- closing at Noon on Christmas Eve and re-open on MONDAY

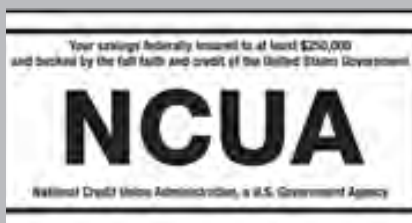
Thurs, Dec. 31 NEW YEAR'S EVE closing at Noon and re-open on SATURDAY

Credit Union INFORMATION

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

Phone: (217)234-7817

Email: staff@myaecu.com



BEFORE YOU FINANCE AT THE DEALERSHIP, CHECK OUR RATES!

MEMBERS OFTEN
TELL US OUR RATES
AND SERVICE
CANNOT BE BEAT-
GET THE GREEN
LIGHT FROM US
BEFORE YOU SHOP



THE CEO'S MESSAGE

from Kerry Fearn



Let's talk TP. Yes, I mean toilet paper.

Bonnie Heaton, our new VP of Operations who serves on the Executive Committee of One Stop Community Christmas is this year's Table Chair for Toilet Paper. Let's welcome Bonnie to the team and show her some TP love.

We want to collect as much TP as we can to fill her table with hundreds of white, fluffy rolls of toilet paper.

Bring your toilet paper donation (unused, of course) to the credit union before Thanksgiving and watch our stack of TP grow! You can also donate \$\$ and we will buy the toilet paper for you.

Thanks in advance for your generosity!