

# American United

FEDERAL CREDIT UNION



## Presidents Message

American United Federal Credit Union is truly a one-of-a-kind credit union cooperative. As a cooperative, American United offers unique services that are designed to save our members money through lower fees. Additionally, the credit union provides a return on your membership through higher dividends and our Member Rewards dividend, when the credit unions earnings grow.



Learn how American United can make a difference in your life. We encourage you to take advantage of products and services, like Member Rewards, Cash Rewards for referrals, the latest online services, exceptional loan rates and checking and savings accounts, and youth accounts that pay for grades. The more products and services our members use, the more it inspires us to do better.

Members responded very positively to our 2013 Member Rewards program, in fact, some members expressed that it seemed “too good to be true.” The more American United accounts and services you have and use, the larger the dividend you can earn! That is what makes us different from any other financial institution.

One way we strive to be different is through the annual percentage yield that we offer, which is closely tied to the Member Rewards dividend. The annual percentage yield paid by other financial institutions is generally only 0.10% to 0.20%, while American United pays a much higher amount. See this example of “What’s Your ROAR?” below.

In this example, the average annual checking and savings account balances are only \$500 each. Not only does American United pay an account dividend, like most financial institutions, but our Member Rewards\* and Cash Rewards programs add substantially more value to your membership. **A ROAR of 6.40% is difficult to achieve in the financial industry, but American United makes it possible.** Find out how much of a dividend you can claim at [www.amucu.org/member-rewards/](http://www.amucu.org/member-rewards/).

I ask you to share the American United difference with your family, friends and business associates. We believe everyone should have the chance to reap the rewards of belonging to American United, since the more people who join, the bigger the reward.

We look forward to paying another Member Rewards dividend for 2014. Now is the time to add and use more products and services to your account, to receive a larger dividend. Thank you for your membership and for supporting your credit union.

Phillip T Patten  
President/CEO

\*Member Rewards are subject to Board approval and Credit Union earnings. Your APY may vary based on product usage and balances maintained

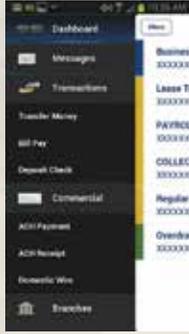
**What’s Your ROAR?** A ROAR, or Rate of Actual Return is the annual percentage yield (APY) paid by American United and other financial institutions. Here are some examples of how American United pays so much more:

Account/Service	Other FI	AU Member	AU New Member
Account Dividend (\$1,000 average annual balance)	\$1.00	\$1.00	\$1.00
Cash Rewards Claimed	N/A	None Claimed	\$25.00
GoldStar Checking (\$500 average annual balance)	\$0	\$25.00	\$25.00
Savings (\$500 average annual balance)	\$0	\$2.50	\$2.50
Debit Card	\$0	\$17.50	\$17.50
Overdraft	\$0	\$5.00	\$5.00
Bill Pay	\$0	\$5.00	\$5.00
eStatements	\$0	\$7.50	\$7.50
<b>Total Actual Return</b>	<b>\$1.00</b>	<b>\$64.02</b>	<b>\$88.50</b>
<b>Average Annual Balance</b>	<b>\$1,000</b>	<b>\$1,000</b>	<b>\$1,000</b>
<b>ROAR (Rate of Actual Return)</b>	<b>0.10%</b>	<b>6.40% APY</b>	<b>8.85% APY</b>

[amucu.org](http://amucu.org)

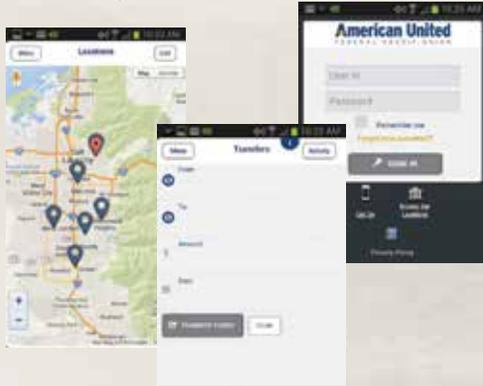
## Mobile Banking

Access your American United account from your mobile devices. Check your balance, deposit checks, pay bills, and transfer money.\* Download the app for Apple and Android devices to access your accounts wherever you are. On your mobile device, visit the app store, and search for AUFCU or American United, and download the app for free.



### Update Mobile Preferences:

1. Login to your Account (Need to sign up for Online Banking before proceeding)
2. Under Preferences, select Mobile
3. Click along the three tabs: Mobile Enrollment, Mobile Authorizations, Text Banking



## Mobile Deposit

Life is busy, which is one reason we upgraded the online services to include Mobile Deposit. Use any of your mobile devices with a camera to deposit checks for free. Here are some benefits:

- Convenience-Login and make deposits from anywhere
- Easy to Use-Easily and quickly deposit funds
- Saves time-Saves not only time, but gas by not needing to drive to a branch
- Expanded Footprint-Receive the latest and best technology
- Secure-Highest security measures to ensure deposits are correct and provide ease of mind

### Enroll in Mobile Deposit:

1. Login to your Account (Need to sign up for Online Banking before proceeding)
2. Under Services, select Mobile Deposit Enrollment
3. Agree to Terms and Conditions

*\*Alerts received as text messages on your mobile devices may incur a charge from your mobile service provider.*

## You've Got the Equity...USE IT!

### Do you have a current home equity line of credit with American United? Put that money to work for you!

If you have an available credit line on your home equity line of credit with American United, you can take advantage of it for things such as home improvements, college tuition expenses, buying a new vehicle, taking a vacation, paying medical bills, financing a family wedding, starting a business, or any number of other expenditures.

A home equity line of credit is an established line of credit that you may borrow from, up to an approved limit, as needed. A home equity line of credit carries a variable interest rate which is tied to the Prime Rate. As you pay off your advances, your available credit line replenishes and you have more money available to borrow. You may borrow from the home equity line of credit again and again without having to reapply for a new loan each time a need arises.

In addition to giving you peace of mind, taking an advance from an established home equity line of credit is much faster than applying for a new loan, and the interest rate may be lower than what you would pay on a credit card or personal loan. The current rate for an American United home equity line of credit are currently at 4.0%\* APR, plus we have a special promotion explained in the Cash Rewards section.



For more information, contact one of American United's loan officers at 801-359-9600, email at [accounts@amucu.org](mailto:accounts@amucu.org) or apply online at [www.amucu.org/loans/home-equity-line-of-credit](http://www.amucu.org/loans/home-equity-line-of-credit).

*\*Loans are subject to specific underwriting procedures. Proof of income may be required. On approved credit. Rate subject to change. Membership required-based on eligibility.*

## What is a Credit Union?

We want everyone to know the value of belonging to a credit union, and American United in particular. Here are some of the major differences between a Credit Union and a Bank:

1. **A True Cooperative** – All credit unions are not-for-profit cooperatives. This does not mean we do not need to earn a profit, but some of the profits we earn are returned back to our members through better rates, lower fees and our Member Rewards dividend – not paid as dividends to stockholders.



2. **Members are Owners** – If you are a member of a credit union, you are an owner. As an owner, you receive better rates and fees already described and you get to vote for your Board of Directors who are also members of the credit union. Bank owners are only stock holders.
3. **Volunteer Directors** – As described, members elect the Board who are not paid. Board members of banks are paid.
4. **Common Bond** – Members of a credit union share a common bond, which means they either work for employers who have partnered with the credit union, are family members of current members or other credit unions, live, work, worship, or attend school in a particular geographic area.

So as you can see, if you are a member of a credit union, you get to keep more money in your pocket. When the credit union earns a profit, we use it to reward you by offering even better rates, enhanced products and services, and of course, Member Rewards.

Join now, or refer family and friends, to experience the American United difference.

## Refer and Be Rewarded



The Cash Rewards referral program has been hugely successful, not only for members that have referred their family and friends, but for new members as well. Here is a recap of the extra money you can make from your referrals:

### Member Referral Program

New Member Referral  
(with three active checking, debit/OD and one other account) . . . . . \$25 Cash  
After four referrals  
with the above . . . . . \$100 Gift Card

### VISA

Approved application . . . . . \$25 Cash

### Car Refinance

Bring your auto loan from another financial institution and receive:

. . . . . 1% reduction in payment, or  
. . . . . % reduction in rate, or  
. . . . . 1% Cash (up to \$250)

### New/Current HELOC

\$10,000+ draw  
(must maintain balance for 6 months) . . . . . \$25 Cash

### Mortgage

(New or Refinance) . . . . . \$100 Gift Card



## Countdown to Member Rewards



Make your 2014 American United dividend even larger by adding more products and services now! Spread the word to your family, friends and business associates so they can get paid for their membership as well.

Later this year, we will announce when to logon to the website to redeem your 2014 Member Rewards.

## PROMOTIONS and DEALS



### Receive \$100.00\* deposit with a Checking Account Bundle.

Includes Checking Account with a Debit Card, Overdraft and one other account (VISA, loan, savings)

*\*Overdraft subject to credit approval. Accounts must remain open for a minimum of 12 months, minimum of 5 transactions per month. Membership required-based on eligibility. Limit one reward per member. Other restrictions apply.*

### Receive \$100.00\*\* deposit to open a VISA with balance transfer.

*\*\*On approved credit. Balance transfer of \$3,000 or more. Account must remain open for a minimum of 12 months. Membership required-based on eligibility. Limit one reward per member. Other restrictions apply.*

### Receive \$25.00\*\*\* deposit for pre-approving an auto loan prior to going to the dealer.

Plus get our low rate of only 2.74% APR.

*\*\*\*Vehicle must be fully secured using NADA values and subject to specific underwriting procedures. Proof of income may be required. On approved credit. Membership required-based on eligibility. Limit one reward per member. Other restrictions apply.*

### Upgrade to GoldStar and get a 0.25% APR discount on an Auto, RV or Personal Loan\*\*\*\*

Plus get .10% APY higher rates on share certificates, higher dividend rates and discounts on many services.

*\*\*\*\*Rates cannot be lower than: Auto 2.49%, large RV 3.99% APR, small RV 4.50% APR. Must maintain \$125 in GoldStar checking. Membership required-based on eligibility. Limit one reward per member. On approved credit. Limit one reward per member. Other restrictions apply.*

Apply today: 801-359-9600, accounts@amucu.org, or visit any of our branches.



## Enjoy Discounted Tickets to Lagoon.

Celebrate the summer with discounted tickets to Lagoon. Tickets are available to purchase at any branch for significantly less than the cost of tickets at the gate or any other retailer in the area, including Costco. Single day tickets are \$35.95 + tax (normally \$47.95), plus the tickets can be used to Bounce Back for only \$12.00 + tax (available through Lagoon).



### Holiday Closures:

All Branches of American United will be closed for business on the following dates:

Thursday, July 24, 2014  
Pioneer Day

Monday, September 1, 2014  
Labor Day



PO Box 1030  
West Jordan, UT 84084

**BRANCH OFFICES:**

- Draper Branch-Big Valley:  
247 W 12300 S, #C / 801-553-9926
- Fort Union Branch:  
2277 E 7000 S / 801-449-9950
- Kearns Branch-Newspaper:  
4770 S 5600 W / 801-204-6080
- Main Street Salt Lake Branch:  
3226 S Main St. / 801-359-9600
- Salt Lake Branch-VAMCU:  
500 S Foothill / 801-583-5015
- Sandy Branch:  
8621 S 700 E / 801-359-9600
- Veterans Affairs-VAF:  
ATM located on ground level
- West Jordan Branch:  
2687 W 7800 S / 801-359-9600

**INFO NOW Line** – 801-582-4636

**Lost VISA Credit/Debit Cards:**

- During Business Hours (9 am–5 pm)  
801-359-9600
- After Business Hours  
877-992-8663

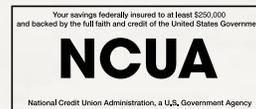
**Visit us online at:**

www.amucu.org for current savings and loan rates and to locate service center locations/ATMs locally and across the country.

\*Not all products/services available. See branch for details.

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**Join Our Social Media Sites**



We want our members to know when we post loan specials, special discounts and helpful financial information, etc, so “Like” our facebook page at www.facebook.com/AUFCU. If you already “Like” our page, then help us get the information out by forwarding our page link to family and friends.



Likewise, follow American United on the following:



Blog: [www.amucu.org/american-united-blog/](http://www.amucu.org/american-united-blog/)



Twitter @AUFCU



Google+ and LinkedIn: American United



**Financial Tip:**

Not All Credit Cards are Equal. Getting into credit card debt can be easier than most think. And big banks are likely to encourage you to use their card with some of the many common traps. There are some easy steps you can follow to help manage your situation with the right credit card.

**Don't fall for that low introductory APR.** Most 0% APR offers are for balance transfers only. Any new purchases are more than likely subject to the higher rate. The introductory rate typically expires quickly. After the “promo” expires, that rate will jump to the much higher rate. An unexpected interest rate increase can be a big surprise. Make sure you read the fine print and understand when that rate goes up at some future time. American United's low APR is not an introductory rate.

**Why pay more for less?** Look for a card with a low or no annual fee. This is what the credit card company will charge you every year just for you to have the card. You are obligated to pay this fee, which is charged to the card even if you never use the

card. A card with no annual fee, like American United's, can be less expensive.

**Rewards.** But at what cost? By now, you have seen the many rewards offers. Many credit card companies have a rewards card. You should make sure the benefits of that program outweigh the cost of the annual fee. Most credit card companies have increased the rewards option fee over the last few years. These fees can range from \$75 or more each year. American United's Platinum VISA Rewards card earns one reward point for every dollar spent. Rewards can be applied toward gift certificates, cash, rebates and travel, plus, there is no annual fee.

**Look for Balance Transfer fees.** Consolidating multiple balances to one card is a good way to get better terms and make monthly payments more convenient. Many card companies charge a transfer fee. Be sure to look for balance transfer fees and understand which rate will apply to the balance you transfer over. Balance transfers are always free with American United's credit card.