



Austin City Employees Credit Union

711 4th Ave NE, Austin, MN 55912

www.austincityecu.org

507-433-6580

December 31, 2014

Hours: Mon & Thurs 8:30-4:30, Tues, Wed, & Fri 8:30-2:30

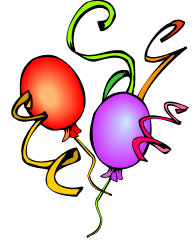
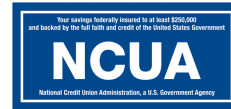
Holiday Closings:

- February 16
President's Day
- April 3
Good Friday

HAPPY NEW YEAR FROM ACECU!



Please notify the credit union, in writing, of any mailing address changes.



ARE HIGH INTEREST CREDIT CARDS GIVING YOU A HEADACHE?

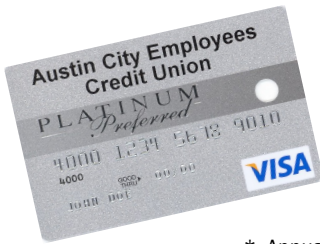
ACECU's PLATINUM VISA CAN HELP!

Rates as low as 9.9% * ~ No Annual Fee

Balance Transfers Available

STOP IN FOR AN APPLICATION TODAY!

* Annual Percentage Rate - to qualify for the lowest rate, member must meet minimum credit score criteria



IRS Direct



Your **2014 Tax Refund** arrives quicker, safer and easier with this **direct deposit service from the IRS and your credit union**. According to the IRS, direct deposit of your return will enable the IRS to deposit your refund into your credit union account up to 3 weeks earlier than if you were to receive it by mail. **Simply include your credit union information directly on your IRS 1040 form in the section labeled "Refund". Credit Union Routing (ABA) Number 291973289 and your Credit Union Account Number.** Call us if you have any questions.

CLIP & SAVE

BRING THIS COUPON IN AND YOU WILL SAVE AN ADDITIONAL 0.25% DISCOUNT

- ✓ Secured collateral 2008 & Newer
- ✓ Apply for Pre-Approval
- ✓ FREE NADA book values
- ✓ Good on new loans to the Credit Union

* Annual Percentage Rate - to qualify for the lowest quoted rate in each term, member must meet minimum credit score criteria

DO YOU HAVE A VEHICLE FINANCED SOMEWHERE ELSE AT A HIGHER RATE?

SAVE \$\$\$ AND FINANCE IT WITH US AT OUR LOW RATES!



DISCOUNTED VEHICLE RATES *

1.74%	2 years
1.74%	3 years
2.24%	4 years
2.74%	5 years
3.74%	6 years