



Austin City Employees Credit Union

711 4th Ave NE, Austin, MN 55912

www.austincityecu.org

507-433-6580

December 31, 2015

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

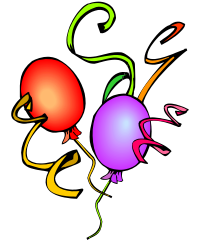
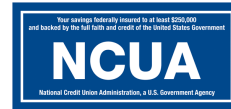
Holiday Closings:

February 15
President's Day
March 25
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?

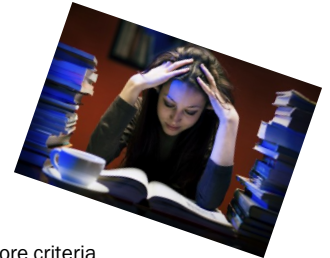
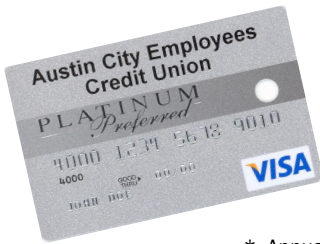
ACECU's PLATINUM VISA CAN HELP!

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 **2015 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.



CHECK OUT THESE RATES!!

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 *

1.99% 2 years
1.99% 3 years
2.49% 4 years
2.99% 5 years
3.99% 6 years



- ✓ Secured collateral 2009 & 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