

Intelligent Banking. Outstanding Service.

the|communicator

WEBSITE REDESIGN LAUNCHING SOON

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Who Can Join The Credit Union?

Employees

of The Aerospace Corporation

Contractors

of Aerospace & LAAFB

Retirees

of Aerospace & LAAFB



Military

of the Los Angeles Air Force Base

Civil Service

of the Los Angeles Air Force Base

Family

of Aerospace & LAAFB Employees

Once you are a member of Aerospace Federal Credit Union, you can remain a member for as long as you want. You do not need to cancel your membership if you move, retire, or change employment. You can share the gift of AFCU membership with your family and co-workers — get started today! Visit aerofcu.org/apply



**SCAN HERE
TO OPEN AN
ACCOUNT!**



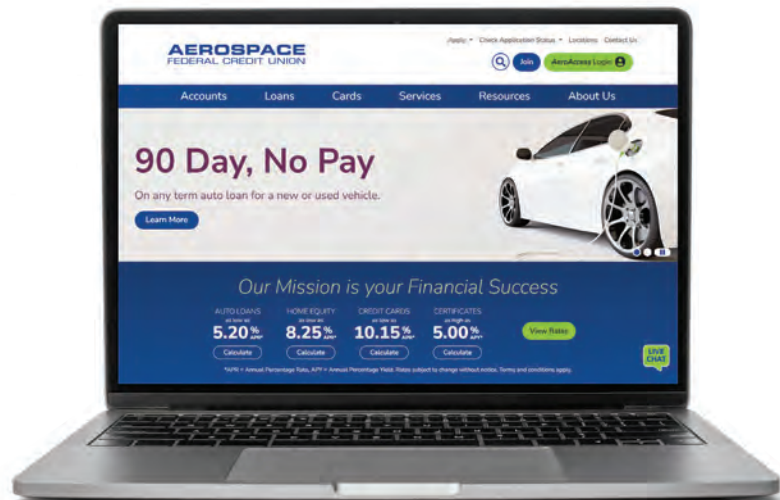
Federally insured by NCUA

New AFCU Website Design Launching Soon!

That's right, our website is getting a face lift! We understand that the majority of Aerospace Federal Credit Union members (and the world) manage their finances remotely. Whether you're at home, at work, or on the go, you can visit us online to handle your financial needs conveniently and securely. We are committed to providing top-quality digital solutions to access your AFCU accounts remotely including our free AeroAccess Online Banking and Mobile Banking platforms and our website.

We've been hard at work revamping our website with a more streamlined design, including adding new features and an improved navigation to make our products and services easier to find and utilize. So stay tuned for the blast off of our redesigned site coming soon! We will have announcements on the website and in our eNewsletters of the actual time and date of this mission-critical launch!

aerofcu.org



Free Online Financial Literacy for All Ages

Aerospace Federal Credit Union is proud to partner with Banzai, the award-winning financial education program used by millions of teachers and students around the country. Your family can experience real-world financial lessons in a fun, safe way. AFCU wants to help you and your kids achieve financial success, so we're offering this financial literacy program totally free to our members! Banzai is a "learn by doing" program that teaches healthy spending habits, planning ahead and financial responsibility through online interactive games. It's completely web-based so there's no need to install any software – you have access from anywhere, anytime!

Members age 8 - 18 get \$25 for completing a course online!*

aerofcu.org/learn

*Get \$25 for finishing a course! Members age 8 - 18 who open an AFCU Youth Savings Account (or have an existing AFCU Youth Savings Account) will get \$25 deposited into that account when they complete the Banzai Junior or Banzai Teen Course and email a PDF or a screenshot of the Course Completion Certificate to marketing@aerofcu.org or mail the Course Completion Certificate to AFCU c/o Marketing 2310 E. El Segundo Blvd., El Segundo, CA 90245. Junior and Teen AFCU Members age 8 - 18 only. One entry per person. Offer subject to change at any time without notice Membership eligibility required.



Find an ATM or Branch in Your Location

AFCU's partnership with Co-op Solutions provides you with access to over 30,000 surcharge-free ATMs nationwide at locations like your local Costco, Circle K, and 7-Eleven convenience stores. You also have access to over 5,300 Shared Branches coast to coast.

To find an ATM or Shared Branch near you, type in your ZIP code or address into the Locator on our Mobile App or online at aerofcu.org/locator. You can also call 1-888-SITE-CO-OP (888-748-3266) to find a location by telephone, or text a ZIP code to 91989 to receive a text with locations in your area.* Also, look for the Co-op ATM and Shared Branch logos.



aerofcu.org/locator

*Standard text message fees may apply through your carrier, but this is a free service.



That's a Doggone Good Rate Discount

When you finance a new or used auto with Aerospace Federal Credit Union by **November 30, 2023**, you can receive up to a 0.75% APR* rate reduction by taking advantage of the following discounts:

0.25% APR* DISCOUNT:

If you have an existing, or open a new AFCU Checking Account. Automatic payments for the discounted auto loan must be made from an AFCU Checking OR Savings Account. Open a Checking Account online at aerofcu.org/checking

0.25% APR* DISCOUNT:

If you have an existing, or open a new AFCU Platinum Visa® Credit Card. Apply online at aerofcu.org/Visa

0.25% APR* DISCOUNT:

If you combine both of the above discounts you will receive an additional 0.25% APR* discount for a total of 0.75% APR* discount!

Call (800) 795-2325 option 6 to speak with a Loan Concierge. Check rates and apply online at:

aerofcu.org/auto

*APR = Annual Percentage Rate. The Auto Loan Rate Discount Promotion discounts are applicable on New and Used Auto Loan rates subject to credit qualification and terms up to 84-months. A rate as low as 5.45% APR is possible if all combined rate discounts are applied to our best rate and term (New Auto; 36-month term; 6.20% APR). For more information, visit aerofcu.org/auto. **Refinance Option:** Maximum 0.75% APR discount with both an existing or new AFCU Checking Account and an AFCU Visa Platinum Credit Card for members with a current AFCU auto loan subject to a \$100.00 processing fee when refinancing an existing AFCU auto loan. Rates and terms subject to change at any time without notice and are accurate as of October 1, 2023. Promotion offer good on auto loans funded with Aerospace Federal Credit Union between September 1 – November 30, 2023. **The Auto Loan Rate Discount Promotion offer may not be combined with any other promotional offers.** Membership eligibility required. Federally insured by NCUA.



Mobile Banking is Free with AeroAccess*



Biometric Login

Access the app securely with facial or fingerprint recognition.



Account Activity

View balance information, transaction history and access eStatements.



Mobile Deposit

Deposit checks from your smartphone or tablet anywhere, anytime!



Transfer Funds

Move funds immediately to and from your AFCU and external accounts.



Zelle®

A fast, safe and easy way to send money to people you know and trust.



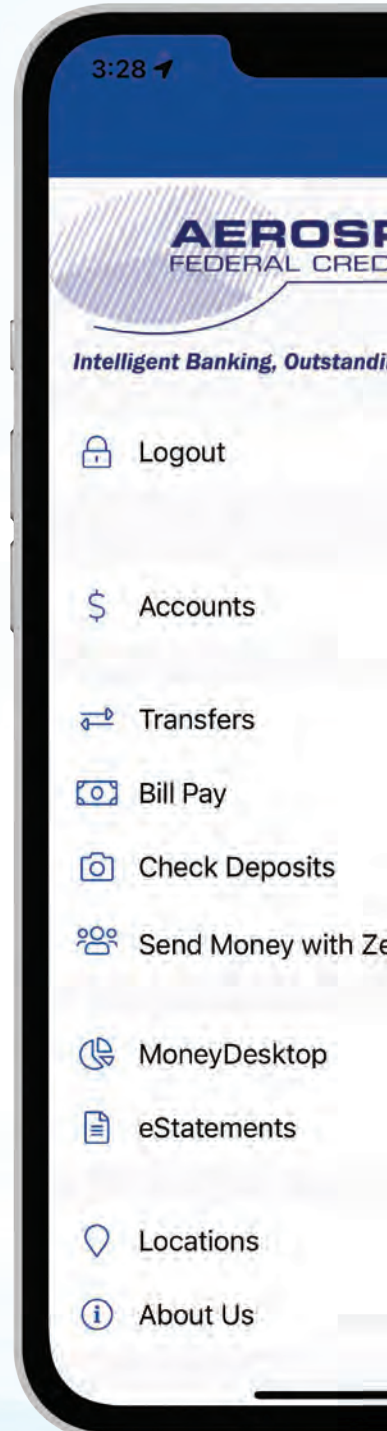
Loan Application

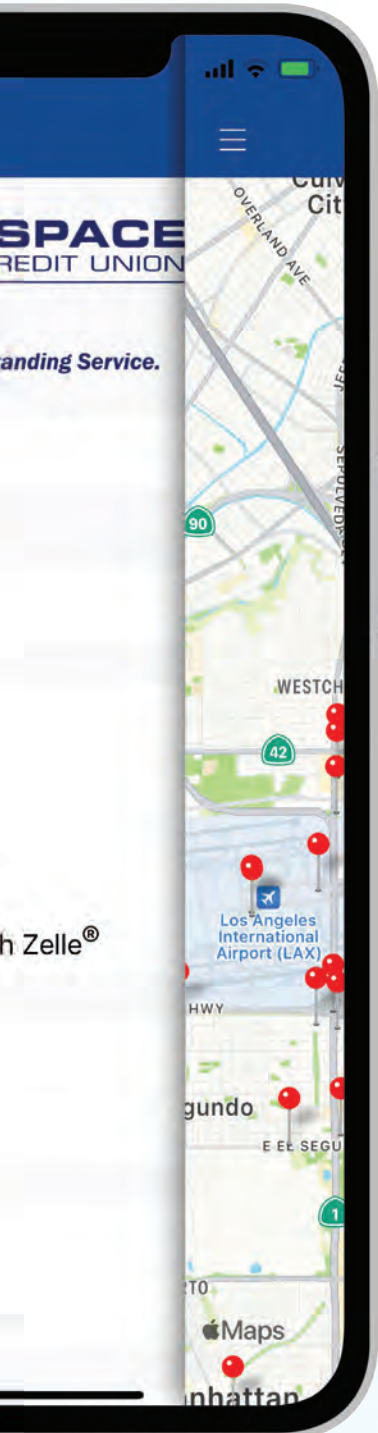
Submit a loan application for a credit card, auto or personal loan.

Learn more at:

aerofcu.org/mobile

*Carrier data rates may apply.





Bill Pay

Pay bills free in a fraction of the time and view payment history.



Branch & ATM Locator

Find surcharge-free ATMs and Shared Branches.



Cashback Offers

Optional offers from merchants to receive cashback on your debit card purchases



Money Desktop

Manage all your accounts in one place, including external accounts.



eStatements

View your account statements on your smartphone or tablet.



Sign up for Mobile Banking

Search for “Aerospace Federal Credit Union” in the Google Play™ or Apple App Store®. Download and open the AeroAccess app.



Login using your existing AeroAccess username and password. First-time AeroAccess users can tap on “Need a Login?” (Apple/iOS®) or “New User Login” (Android™) and follow the steps to login.



Best Credit Card Rewards for Holiday Spending

5%

Cash Back or 5X Rewards Points on Gasoline purchases*



4%

Cash Back or 4X Rewards Points on Dining and Entertainment purchases*



3%

Cash Back or 3X Rewards Points on Travel purchases*

Plus, AFCU Platinum Visa Credit Cards have no international use fees!



2%

Cash Back or 2X Rewards Points on Groceries and ALL other purchases!*



1%

Cash Back or 1X Rewards Points after yearly spending limits are exceeded*



APPLY NOW!

aerofcu.org/Visa

NO ANNUAL FEE!

*For full details and to apply for an AFCU Platinum Visa® Credit Card, please visit aerofcu.org/Visa

HELOC Loan Amounts Increased to \$400,000

Beginning October 1, 2023, Aerospace Federal Credit Union increased the maximum loan amount to **\$400,000** for our new Home Equity Line of Credit (HELOC) program.

AFCU's HELOC is an ideal source of funds for members who want to take some money out for a special purpose (home improvement, college tuition, medical expenses), but don't want to touch their first mortgage.

Call (800) 795-2325 option 7 today to speak with a knowledgeable mortgage team member.

For more information and to apply online, visit:

aerofcu.org/HELOC



*Rates and terms are subject to change without notice. Not all will qualify. Loans subject to collateral and credit qualifications. Mortgage lending available in all 50 United States and the District of Columbia. Membership eligibility required. Federally insured by NCUA.

Share Certificate Offer

5% APR* **FOR 5 MONTHS**

Offer Extended to November 30, 2023!

To take advantage of this great rate and short term certificate, visit:

aerofcu.org/rates

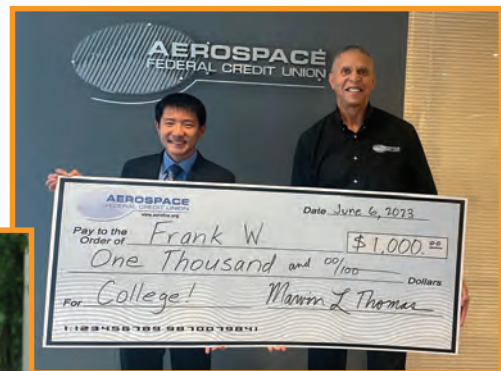
*APR = Annual Percentage Rate. New money required. \$10,000 minimum balance required. Rates are accurate as of October 1, 2023. Early withdrawal penalty applies. For full details, visit aerofcu.org/rates
Federally insured by NCUA

Congratulations 2023 Scholarship Winners!

The AFCU understands the value and importance of education. Every year, the credit union awards college scholarships to five graduating high school seniors. The decision process is always difficult due to the high caliber of qualified applicants. We are pleased to announce the five winners of the 2023 Satellite Scholarship below. Each student received \$1,000 toward their college education.



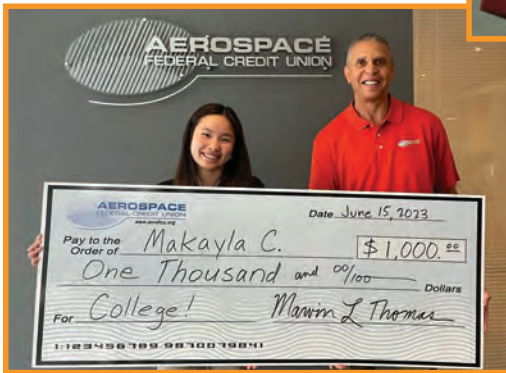
Alexandria L. with Marvin L. Thomas,
President and CEO



Frank W. with Marvin L. Thomas,
President and CEO



Sarah C.



Makayla C. with Marvin L. Thomas,
President and CEO



Olivia T. with Marvin L. Thomas,
President and CEO

Applications for 2024 will be accepted starting in February 2024. Applicants must be high school seniors and AFCU members. **All applications must be received by May 1, 2024.**

For complete details and to download an application, visit aerofcu.org/youth

Who Will be Our New Grand Prize Winner?

Enjoy the benefits of AFCU membership by using your AFCU Debit Card! We are giving away **\$500** monthly prizes and a **\$2,500** grand prize at the end of the year! * Make five or more purchases each month with an AFCU Visa® Debit Card to be automatically entered to win. The more purchases you make with your debit card, the more entries you'll have in the prize drawings. If you don't have an AFCU Debit Card yet, open a Checking Account at aerofcu.org/checking



Win with AFCU!



\$2,500 Grand Prize Winner from 2022.

You could be the 2023 Winner!

* Visit aerofcu.org/WinwithAFCU for full details and official rules.

Aerospace Back to School STEM Teacher Grant

Aerospace Federal Credit Union is proud to once again partner with The Aerospace Corporation to sponsor the Aerospace Back to School Grant. This grant rewards teachers who create lesson plans that inspire students to learn about space STEM (Science, Technology, Engineering, Math). Five winning teachers were awarded classroom grants of \$500 each to fund their STEM lesson plans. The winning lesson plans can be viewed online at aerospace.org/teacher-grants.

Aerospace Federal Credit Union and The Aerospace Corporation are both committed to supporting the STEM disciplines to inspire the next generation!



✂ Cut out and mail in to win!

KIDS CORNER

Have fun completing the coloring contest!

Congratulations to the winner of the word search contest in our last issue — Charlotte S. from Albany, CA.



Name _____
Age _____
Address _____

Phone _____



***Official Rules:** NO PURCHASE NECESSARY. VOID WHERE PROHIBITED. Mail in your completed word puzzle, along with your name, age, address, and phone number to be entered to win a \$25 gift card! Limit one entry per child. One winner will be selected randomly and notified using the phone number provided. Odds of winning depend on number of entries received. **Entries must be received by November 30, 2023.** AFCU is not responsible for lost entries. Must be younger than 18 years of age to enter. You may photocopy this page to use if more than one child in your family wishes to enter. AFCU employees, board members, committee members, volunteers and their immediate families are not eligible to participate. First name and first initial of last name of winner may be published online or in print. **Submit entry to: AFCU, Attn: Youth Contest, 2310 E. El Segundo Blvd., El Segundo, CA 90245.**