

Looking for a new home?
Ready to start home improvements?
Have questions?
We have ANSWERS!

Looking for a new home? Working on home improvements? Whether you need a mortgage or home equity loan, our experienced mortgage loan consultants are ready to help.

Purchasing?

Estimated Home Price \$ _____
Annual Income \$ _____
When are you looking to buy?
 Now 6 mo 7-12 mo

Remodeling?

Estimated market value of your home \$ _____
Outstanding mortgage balance \$ _____
Amount you would like to borrow \$ _____
What will you use the loan for?
 Home improvements
 Debt consolidation
 School tuition
 Other

We'll Contact You

Name _____
Email address _____
Telephone _____
Annual Income _____
Best time to call _____

Simply complete & return this form to:
Real Estate Department, 1001 Lynch Street
St. Louis, MO 63118
Or, email: realestate@abecu.org

BRANCHES

Baldwinsville	315-635-3487
Cartersville	770-606-3240
Columbus	614-888-2299
Dallas	214-956-8681
Fairfield	707-429-0105
Fort Collins	970-221-4541
Houston	713-676-0939
Jacksonville	904-751-3335
Los Angeles	818-779-1105
Merrimack	603-429-0434
Newark	973-824-7071
Orlando	407-370-2406
Paris, TX	903-785-8320
San Antonio	210-684-4811
San Diego	619-225-3230
St. Louis	
Lynch Street	314-771-7700
Hampton Avenue	314-832-8500
Hazelwood	314-837-7200
West County	314-821-2442
Creve Coeur	314-720-7200
Crestwood	314-835-2900
South County	314-894-3555
Jefferson County	636-282-7030
O'Fallon, MO	636-980-9800
Florissant	314-972-5000
Tampa	813-985-8552
Williamsburg	757-253-3894

CONTACT US

CALL CENTER
877-325-CU4U (2848)
CUE PHONE
314-771-0064
800-228-6755
LOAN BY PHONE
877-635-6267
PC CUing
Online Account Access
www.ameaglecu.org
E-MAIL
aecu@abecu.org

Our Field of Membership...
AECU serves those who live or work in any of these three Missouri Counties: St. Louis, St. Charles and Jefferson, or in the zip code communities of 63101, 63102, 63103, 63104, 63109, 63110, 63116, 63118, 63139, and 63143. In Texas, we serve all those who live or work in the city of Paris as well as all of Lamar County. Additionally, in the Dallas metropolitan market, we serve those who live or work within a 10 mile radius of our branch located at 3500 Manor Way. The Credit Union serves the employees of a number of select employers, including SeaWorld Parks & Entertainment. Family members of Credit Union members may also join, including spouse, children, stepchildren, parents, brothers and sisters, grandparents and grandchildren, aunts, uncles, nieces and nephews, plus in-laws. The Credit Union also serves the household members of its members including those living in the same residence, maintaining a single economic unit.

Becoming a member is easy.
Apply online at www.ameaglecu.org or call 877-325-CU4U (2848) to request a new member packet.

AECU is a division of Anheuser-Busch Employees' Credit Union, an independent financial institution, chartered by the state of Missouri, which is owned and operated by its membership. The Credit Union is not a subsidiary of Anheuser-Busch Companies, Inc., or any of its affiliates.



1001 Lynch Street, St. Louis, MO 63118

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Freedom to grow.

Resources

Published quarterly for American Eagle Credit Union members and their families.

2 Free & Easy Checking at Your Credit Union



3 Helping your teen find a summer job



3 \$1500 Annual College Scholarship Program



Volume 10, Issue 2

In the market to buy a new house? Turn to Your Trusted Partner for Mortgage Financing

Looking to buy your first home?
Ready to move into a new home?
Turn to AECU.

With our knowledgeable mortgage loan consultants you'll benefit from an exceptional home buying experience that makes the most of your time while **saving you thousands of dollars.**

Show potential real estate agents you are serious about purchasing a home with a pre-approval from AECU. When you're ready to finance, take advantage of our outstanding **97% financing option***. Few institutions are able to offer financing at this level...we can!

Let us help you realize your dream of home ownership! For additional information or to apply, visit our Mortgage Center at ameaglecu.org. Or, contact a mortgage loan consultant at 877-269-4179.

*Underwriting requirements apply. Minimum credit score to qualify for 97% financing is 680. Maximum loan amount \$417,000.00. Valid only on single family owner occupied property. Geographic restrictions may apply. We do business in accordance with the Federal Fair Housing Law and Equal Credit Opportunity Act.

Get pre-approved online today!
Visit our Mortgage Center at abecu.org or ameaglecu.org

Now Open: New Creve Coeur Branch

Our newest American Eagle Credit Union branch is now open in Creve Coeur at **12395 Olive Blvd.** Enjoy convenient, expanded service with drive-up lanes and safe deposit boxes. Plus, a drive-up ATM and walk-up ATM, both with 24/7 access.

Discounted Six Flags Tickets Benefit Children's Miracle Network Hospitals

St. Louis Area Branches are selling discounted tickets and season passes to Six Flags - St. Louis. For every ticket or pass sold, a donation is made to Children's Miracle Network Hospitals.
One-day general admission - \$30
Individual season pass - \$61

Shared Branch Convenience

Accessing your credit union account is easy, no matter where you are! Your Credit Union belongs to the Shared Branch Network, giving you more locations at which to conduct your financial business.

To find the locations nearest you, visit ameaglecu.org and click on Locations, then Shared Branch Locations. Or, you can find a branch by calling 800-919-2872. You can also download the Shared Branch Locator Application or your iPhone or iPod in iTunes.

St. Louis - Shred Day Saturday, May 7th 9 am - Noon

Protect your identity and shred sensitive documents for free at the following branch locations:
St. Louis/South City
1001 Lynch Street (across from the brewery)
West County
2175 Barrett Station Road (at Manchester)
Florissant
1075 N. Lindbergh (at St. Pierre)
Creve Coeur
12395 Olive Boulevard

Secure destruction of sensitive materials will be performed on-site by a qualified shredding service. Please be sure your paper is free of metal clips and paperclips. Questions? Contact Cindy at 314-657-9305.

Resources

is published quarterly for all members. Questions and comments are always welcome.
Contact: Paula F. Anderson, Editor
1001 Lynch Street, St. Louis, MO 63118-1803
(800) 325-9905 ext. 301
E-mail: marketing@abecu.org

Your deposit accounts are insured up to \$250,000 and IRA accounts up to \$250,000 by the NCUA, a U.S. Government Agency. We do business in accordance with the Federal Fair Housing Law and the Equal Opportunity Act.



Free & Easy Checking

A checking account should provide the **convenience AND access** you need, for the way you live. You need 24 hour access. Online bill pay. Direct deposit. ATM access. Visa® Check Card. Online access. Touchtone phone access. And, yes...even checks.

You need it all...and a Credit Union checking account has it all. Convenience AND access. Best of all, it's free!

Unlimited check writing
ATM access
Visa Check Card convenience
PC CUing online access
FREE online bill pay
CUE Phone access
No per check fee
No monthly maintenance fee

In addition to convenience and access, with a credit union checking account you can earn additional checking benefits like free checks and free overdraft transfers with Member Rewards¹.

Check with your credit union. No matter which account you choose, we'll keep up with the way you live today (and tomorrow).

Open your account today!
In person: at your local branch
Online: abecu.org or ameaglecu.org
Phone: 877-325-CU4U

¹Member Rewards is a household relationship program based on combined loan and deposit balances. See Member Rewards brochure for complete reward and program details.



Earn FREE Rewards with your Visa Check Card

Whether you're paying your cable bill, filling up your gas tank or buying groceries - with your Visa Check Card and Debit CUREwards you'll earn points that can be redeemed for great rewards.

Earn rewards like digital cameras, airline tickets, cooking equipment and much more!

You earn 1 point for every \$2 spent on qualifying purchases, including:

- signature based transactions
- internet purchases
- purchases without your PIN

What's even better - you can combine your check card and Credit Union credit card points and earn rewards faster!

Start earning rewards today! The program is free, but you must opt-in by calling your local branch or 877-325-CU4U.

Don't have a Visa Check Card? Open a free checking account and start earning rewards today - visit your local branch or call 877-325-CU4U.

Qualified purchases are signature-based transactions, internet purchases and purchases made without your PIN. To participate in the CUREwards program, member must enroll Visa Check Card account. Visit abecu.org or ameaglecu.org or contact your local branch for complete details and rules of the program.



Raising money-smart kids

Help Your Teen Find a Summer Job With the national unemployment rate nearing 9%, teenagers may encounter more competition when searching for a summer job:

Be supportive. As a parent or grandparent you have the important role of encouraging and coaching your teen through the process.

Give them options. Help your teen brainstorm places that hire summer help. Don't forget about pools, summer camps, amusement parks, golf courses and even neighbors who may need a babysitter.

Introduce him/her to your contacts. Talk to your friends and colleagues to find out if their company is hiring for the summer.

Help them prepare. Review their resume and offer tips. Practice the interview process by asking your teen potential questions. Don't forget to explain the importance of first impressions.

For additional tips and money management information for kids & teens, visit our Learning Center and Googolplex at abecu.org or ameaglecu.org.

\$1500 Vince Jacknewitz College Scholarship Program

The Credit Union is pleased to offer our \$1500 Scholarship Program. Named in honor of the late Credit Union Board Member, Vince Jacknewitz, this program offers **EIGHT \$1500 scholarships**. Imagine how helpful that will be when paying for books, or even room and board.

The scholarship focuses on a three-page essay, with consideration given to scholastic standing and extracurricular activities. Each essay must be typed, double-spaced and about one of the following topics:

(1) Create a credit union that is run by people under the age of 30 and serves members under 30. Your essay should describe the specific employees, as well as the products and services that make your credit union unique.

(2) You've been elected mayor of your city and have been given \$10,000 to use toward the development of a community service program. What type of program would you create? Your essay should give specific details regarding the goal of your program, who it would benefit, and on what you would spend your budget.

In addition to the essay, applicants must submit an official high school transcript, letter of acceptance from the college or university, an official application and a letter of recommendation from a teacher or work/volunteer supervisor. Applicants must be a member of the Credit Union and a graduating high school senior to apply.

To download an official application, visit abecu.org or ameaglecu.org. Questions? Contact Meghan at 800-325-9905 ext. 303, or email marketing@abecu.org

Immediate family members of ABECU and division employees and Board members are not eligible.



Receive Blue Book® Trade-In Value on your vehicle PLUS \$500!¹

Upon used vehicle purchase from Enterprise Car Sales.

April 1 - 30, 2011

Call 877-325-CU4U to get pre-approved by your Credit Union today. Then, stop by your local Enterprise Car Sales to see a great selection of quality used vehicles.

Call 1 866 car sales to find the Enterprise Car Sales location near you.



¹Trade-In values obtained from © 2011 Kelley Blue Book Co.'s website KBB.com. Blue Book Trade-In Value is based on accurate condition rating and mileage of vehicle. Accurately appraising the condition of the vehicle is an important aspect of determining its Blue Book Trade-In Value. If a Blue Book Trade-In value is not available for your vehicle Enterprise will provide a fair and competitive value for customer's vehicle. Additional trade-in value of \$500 is only available on used passenger vehicles or light duty trucks. Additional trade-in value of \$500 is not available on vehicles without a Blue Book Trade-In Value or when Enterprise vehicle is not purchased. Customer is responsible to any extent vehicle pay-off exceeds Enterprise offer. Customer must provide required proof of ownership/registration and all other necessary paperwork to transfer title. Restrictions apply. For details, see an Enterprise Car Sales Manager. Offer void where prohibited. Offer valid from 4/1/11 - 4/30/11. The "e" logo, Enterprise, and "Haggle-free buying, Worry-free ownership." are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners. © 2011 Enterprise Car Sales. B05332 AdMarch 25, 2011 4:39 PM KD

Preview our great selection of quality used vehicles at cuautodeals.com.