

Join the Credit Union for Aspen Resource Partners Employees.

It's a Lifetime of Benefits.

As an employee of Aspen Resource Partners, you and your family members are eligible to join Air Academy Federal Credit Union. As part of a member-owned credit union, you'll enjoy some of the best savings & loan rates around!

MAAXIMUM Checking - This Checking Account pays premium dividends and offers refunds on ATM fees.*

Market-Leading Car Loans - We are a consistent leader in the market. Check out current rates at www.aafcu.com. Our auto buying service can even help you find a car!

Award-Winning Mortgage Division - Air Academy's Mortgage Dept. is a leader in the state and is dedicated to top service while offering 1st and 2nd mortgages, Home Equity Loans, and Lot & Construction Loans.

Surcharge-Free ATM Network - We are affiliated with the CO-OP Network of ATMs which gives our members access to over 25,000 surcharge-free ATMs nationwide.

Free Internet Banking - Check balances, get copies of checks, transfer money, and more.

Direct Deposit - Getting paid is simple with direct deposit, plus Air Academy FCU offers discounts on certain loans for members with direct deposit.

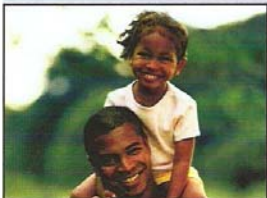
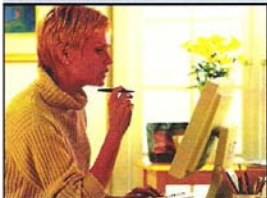
Financial Planning Services - We have financial advisors who can help you with retirement or estate planning, saving for education, and more. No consultation charge.

Genuine Service - Air Academy has 13 branches, plus, we can bring the credit union to you at work.



Call 719-593-8600 for more details or
visit us online at www.aafcu.com.

*Requirements on this account must be met. Ask for details. Membership requirements apply. Branches in Colo. Spgs., Monument, Fountain, Castle Rock, Elizabeth, Parker, Highlands Ranch, & on the USAF Academy. We do business in accordance with the Federal Fair Housing Law & the Equal Credit Opportunity Act. Federally insured by NCUA. 10-09





Employee Benefits

Offer the benefit of AAFCU membership to your employees at no cost to your company, and take advantage of our PartnerPerks program to earn extra incentives.

Bring the credit union directly to your employees! Our Financial Relations Officers can come on-site to meet with employees during lunch or break time to open new accounts, take applications, and more.

More than 160 local companies have chosen to partner with AAFCU.

Membership

We are over 43,000 members from all over the world, who enjoy the benefits of a member-owned, democratically controlled, not-for-profit financial cooperative, which is based in the Front Range of Colorado.

Air Academy Federal Credit Union was founded in 1955 initially to serve the Air Force Academy, but has since expanded to include all active and retired military, 10 public school districts in El Paso, Douglas, and Elbert counties of Colorado, as well as over 100 Select Employee Groups of area businesses.

To include your company or employer in AAFCU's membership, call 719.592.1056 or 800.223.1983, ext. 1056.

Adding a new business is simple, and there is no cost to the company.

How To Join

You can complete a membership application by visiting any of our [AAFCU branches](#) or by clicking on the "Join AAFCU" link at the top of the page. Once you're a member, you must deposit a par value of \$5.00 into a regular share account. Once you join, you automatically become a part-owner of AAFCU.

Not sure if you're eligible? [Click here](#) to find out!

Who Is Eligible To Join?

If you meet any of the criteria listed below, you may join AAFCU. If you are not sure if you meet one of these requirements, or you have any questions about eligibility, please call us at 800.223.1983 or 719.593.8600.

- Anyone who is a family member of someone who is already a member of Air Academy FCU.
- Anyone who is a family member of someone who is eligible to join but may not presently be a member.
- All military (active & retired) and their family members.
- Employees, students, and their families in ten area school districts (Academy School District 20, Cheyenne Mountain School District 12, Colorado Springs School District 11, Douglas County School District RE-1, Elbert School District 200, Elizabeth School District C-1, Falcon School District 49, Fountain/Ft. Carson School District #8, Kiowa School District C-2, Lewis-Palmer School District 38).
- Anyone who is an employee or family of our [list of Select Employee Groups](#).



MAAXIMUM Checking

Stop banking on the minimum - start MAAXIMUM banking! Get the high-yield checking account that returns the favor by paying you back with above-market **rates** and automatic ATM refunds nationwide.

The only things we keep to a minimum with this account are the fees and the daily balance requirement (there isn't one!). Why even consider another account? This high-yield checking account actually pays you just for banking the way you do already.

Summary

Earn money while you bank and stop paying for other banks' ATMs. Sign up for the MAAXIMUM Checking account today!

- Earn above-market **rates**
- No minimum balance
- No monthly service charges with E-Statements
- No fee Visa[®] Check Card
- Free online bill pay service

MAAXIMUM **rate** and ATM fee refunds awarded only if qualifications are met. See "Qualifications" and "More Information" tabs above for details.

Qualifications

It's easy to qualify for the MAAXIMUM **rate** - all you have to do is meet these simple criteria each month. If you don't qualify this month, you still get the base **rate**, and you can try again next month!

- 12 or more signature-based check card transactions
- Receive free E-Statements
- One direct deposit or ACH automatic debit

[Check our monthly qualification calendar.](#)

More Information

What happens if qualifications are not satisfied for a cycle?

- You will earn the base **rate** on your MAAXIMUM Checking account balance
- ATM fees are not reimbursed

You will receive the MAAXIMUM **rate** your first cycle, even if the qualifications are not met.



MAAXIMUM **rate** paid on balances between one penny and \$50,000 each cycle the minimum requirements are met. A cycle is defined as the period between the last business day of the month and the next to last business day of the following month. Must meet all of the following minimum requirements each cycle: Make 12 or more signature/credit-based AAFCU Visa Check Card transactions. PIN-based transactions do not count toward the 12 minimum required transactions. Receive electronic statements (E-Statements). Make at least one ACH or direct deposit to/from MAAXIMUM Checking (S12) account. A lower **rate** is paid on all amounts above \$50,000. If requirements are not met per cycle, the account will earn the base **rate**. We may change the dividend rate and Annual Percentage Yield (APY) at any time after the account is opened. No minimum balance required. No monthly service charge. Dividends begin to accrue upon account opening. Available to personal accounts only. One MAAXIMUM Checking account per Social Security number. Fees or other conditions may reduce earnings. ATM refunds up to \$25 per cycle (limited to \$4.99 per item) if requirements are met for MAAXIMUM Checking account. Terms and conditions subject to change anytime.

Basic Checking

You just want to keep it simple: no minimum balance and no per-check fees. The Basic Checking account is made for you! Enjoy free monthly E-Statements, along with the ease of I-Branch online banking.

You'll also get a free Visa[®] Check Card to make purchases quick and convenient. Still using checks? Enjoy unlimited check writing, without a single per-check charge! Now, that's better than basic - it's an account that simplifies your life.

Summary

Try an account that won't make you worry for a change. Get Basic Checking from AAFCU!

- No minimum balance
- No monthly service charges with E-Statements
- Free online bill pay service
- Unlimited check writing
- Free Visa Check Card



Regular Savings

We all struggle to save sometimes, and getting around to it is the hardest part. But the truth is, it's never been easier! Let AAFCU help you put extra money aside so you can save for the things you really need.

What's more, there's never a monthly fee for an AAFCU savings account. Don't delay, commit to putting money away today! Our Regular Savings account is the perfect place to get your piggy bank started.

Summary

It's never too late to save. Start doing something good for yourself today, sign up for a Regular Savings account!

- Only \$5 to open
- No monthly service charges with E-Statements
- Free ATM card
- Set up automatic transfers from checking
- NCUA insured

Money Fund

It's called Money Fund for a reason -- this account earns you a higher rate of return that's compounded daily, while allowing you the flexibility of deposits at any time.

Earn dividends and use our convenient I-Branch Online Banking service to track your funds as they grow.

Summary

Start earning returns today, with the flexibility of a Savings Account when you sign up for a Money Fund Account from AAFCU.

- Higher rates, computed daily
- No minimum balance
- No monthly service charges
- Tiered savings levels
- Automatic transfer
- Free I-Branch Online Banking
- Works with Overdraft Protection
- Perfect for Direct Deposit
- Track your transactions in real-time



- Free **STAR** Telephone Banking
- Statements available anytime on **I-Branch**
- NCUA Insured

Term Share Certificates

Have you got some money that's just begging to earn a dividend? Don't simply let it sit there, invest it in a serious way with a Term Share Certificate.

Choose from a variety of terms, from 6 to 60 months. It will grow while staying NCUA insured. Put your money to work today.

Summary

You'll get a sensational rate of return, but just as importantly, your money is absolutely safe -- it won't lose value over the life of the Certificate.

- Dividends calculated daily, paid monthly
- Terms from 6 to 60 months
- Flexible terms
- Free **I-Branch Online Banking**
- Free **STAR** Telephone Banking
- Statements available anytime on I-Branch
- NCUA Insured
- Just \$500 to open

[See Our Current Rates](#)

Health Savings Account (HSA)

Health has to be your number one priority, so make sure you're taking every available advantage to protect it, by starting a Health Savings Account.

An HSA gives you a debit card to use specifically on medical expenses, and it draws on an account that avoids Federal Income Taxes, because even the government understands how important your health is.

Summary

Be smart about it! Don't pay unnecessary taxes when you go to the doctor or pharmacy.



- Avoid unnecessary taxes
- **Competitive rates** computed daily
- No minimum balance
- No monthly service charges
- Free **I-Branch Online Banking**
- Track your transactions in real-time
- Free **STAR** Telephone Banking
- Free HSA **ATM/Visa® Check Card**
- Statements available anytime on I-Branch
- NCUA Insured

Individual Retirement Accounts (IRA)

We're living through interesting times -- isn't it time you started investing in your retirement plan?

AAFCU offers exceptional rates and the experience it takes to safely plan for your retirement, without risking your future.

Trust your community Credit Union to help find the plan that offers the best tax advantages, while shaping to your vision.

Summary

There's never been a more obvious time to start thinking about your financial future. Let AAFCU help you start on the road to retirement safely and intelligently.

- Expanded Traditional IRA -- Earnings grow tax-deferred until withdrawn. Contributions may be tax-deductible. Offers penalty-free withdrawals for education or first home.
- Roth IRA -- Regular contributions can be withdrawn tax-and-penalty-free at any time. May withdraw for education expenses or first home.
- Education IRA -- Allows deposits to be made towards saving for qualified higher education programs, with certain tax-related benefits.
- IRA Certificates -- an Account can be opened with just \$500 for terms of 12, 24, 36, 48, or 60 months. There are no annual fees for maintenance; however, early withdrawal penalty fees may apply.

[Check our current rates.](#)

More Info

Due to the complexity of IRAs, please consult a tax professional before you make any decisions.



AAFCU Individual Retirement Accounts are insured separately up to \$250,000 by the NCUA.

To apply for an IRA, contact a Financial Services Officer at 719.593-8600 or 800.223.1983.

Air Academy Federal Credit Union Mortgages

\$250

with an AAFCU 1st mortgage to purchase or refinance your home.*

- Broadest selection of mortgage loans in Colorado
- Numerous first-time homebuyer programs
- Nationwide lending
- In-house underwriting
- Closed over \$1.5 billion in mortgage loans



MORTGAGE

airacademymortgage.com

Contact us today!

800.223.1983

After a purchase or refinance of 1st mortgage with Air Academy Federal Credit Union, \$250 will be credited to your AAFCU Savings Account. This flyer must be presented at time of application. Qualifications and restrictions apply. Once redeemed, the \$250 reward may be reported to the IRS on a Form 1099-MISC. Please consult your tax advisor regarding your individual tax implications. Offer good through Dec 31, 2011. We do business in accordance with the Federal Fair Housing Law and Equal Credit Opportunity Act. Federally insured by NCUA.

