

Welcome to AAC!

On January 1, Knoll Employees Credit Union joined the AAC family.

Scan Me!



Letter from the CEO

It is my sincere pleasure to welcome the members of Knoll Employees Credit Union. The merger between KECU and AAC Credit Union was approved during the Special Meeting of the Membership in December. On February 14th, we'll officially join forces to continue providing you with excellent service and new opportunities to grow your money.

In addition to working with our new Pennsylvania members, we are happy to have welcomed to our team the dedicated KECU employees, Janine Losinno and Denise Miller. They have joined us in working to make this a smooth transition for you. Their familiar faces will continue to greet you when you visit the East Greenville branch.

To help you navigate this transition, we've included helpful information about the merger and your account. We invite you to visit the dedicated merger webpage, where you can find answers to frequently asked questions and learn more about any upcoming changes.

We'd love to keep in touch with you. By updating your contact information and providing your email address, you'll be entered into a drawing for a \$100 prize. You can easily do this by visiting our website at goaac.com/Knoll or scanning the QR code at the top of the page.

Thank you for being a valued member of Knoll Employees Credit Union. We look forward to serving you as part of the AAC Credit Union family, and to honoring the KECU legacy as we move forward together.

Brian Turmell, CEO
AAC Credit Union



Product & Service Guide

Savings

- Traditional Savings
- Money Market
- Certificate of Deposit (CD)
- Christmas Club
- IRA – Traditional and Roth
- Health Savings Accounts (HSA)
- Kids & Teen Accounts
- Direct Deposit

Checking

Free & Easy

No monthly fee, No minimum

FreePlus

Earns interest & No monthly fee

Rewards

Earn when using your debit card

Debit Cards with fee-free access to 30+ ATM's within 10 mi. of East Greenville.

Lending

- Autos – New & Used
- Recreational – Boat, Motorcycle & RV
- Personal Loans & Visa Credit Cards
- * Apply online or in-person.

eServices

- Online Banking
- Mobile Banking
- Text Banking
- Online & Mobile Bill Pay
- eStatements & eAlerts
- Mobile Check Deposit

Christmas Club Savings Account

Start saving today & earn

4.00% APY

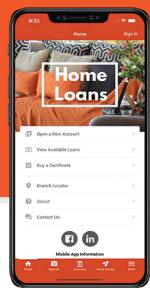
On Balances up to \$5,000



Get the AAC Credit Union Mobile App

Enjoy the convenience & control of mobile banking.

- Easy to use**
- Secure and Fast**
- 24/7 Access**







*See Terms Below

3.00% APY
INTRODUCTORY
MONEY MARKET

GUARANTEED RATE
FREE WITHDRAWALS
No minimum to open.

*New deposits only. (Funds not already on deposit at AAC.) No minimum to open. At end of intro period (12/31/25), rate will adjust to the current published money market rates. \$5 membership deposit required. APY = Annual Percentage Yield. Rates as of 1/1/2025 and subject to change. Equal Housing Opportunity | Federally Insured by NCUA

Frequently Asked Questions

You've got questions and we've got answers.

Who is AAC Credit Union?

AAC is a full-service credit union headquartered in Grand Rapids, MI established in 1937. We have seven branches in the West Michigan area. For the past 40 years, we have operated a credit union branch inside the MillerKnoll headquarters in Zeeland, MI.

We serve furniture manufacturing across the country. AAC has received industry recognition for its financial health and soundness. AAC is insured by the National Credit Union Administration.

Will the credit union name change?

Yes, the East Greenville branch will become AAC Credit Union – Knoll Branch. Future statements and credit union communications will come from **AAC Credit Union**.

What will happen to my branch?

Your branch will remain open. Additionally, we are happy to have welcomed to our team the dedicated KECU employees, Janine Losinno and Denise Miller. They have joined us in working to make this a smooth transition for you. Their familiar faces will continue to greet you when you visit the AAC Credit Union – Knoll Branch in East Greenville, PA.

Will my account number change?

Yes, KECU account numbers will become eight digits by adding a "9" followed by zeros.

For example:

KECU Number		AAC Number
12345	➡	90012345
123456		90123456

Does my routing number change?

After 2/14/25, the KECU routing number will become part of AAC and deposits to your account will continue to be received. When establishing new ACH deposits or withdrawals you should begin using the AAC routing number which is **272480393**



AAC Headquarters – Grand Rapids, Michigan

Will Direct Deposit continue going into my account?

Yes, your existing direct deposit will be rerouted to your new AAC account number. Members will be contacted individually if any updates are required. All new direct deposits should be added using your new AAC account number and routing number.

Will my loan payment change? How do I make payments?

Your loan payment amount, term and due date will remain the same. You can continue making payments by mail, at the Knoll branch, or via payroll deduction. You will now have the convenience of using *online banking* to pay by credit card, debit card, or ACH from any financial institution.

How do I log into my account online?

Login instructions will be included with your final KECU statement that will be mailed to you in February. We have a mobile app available in the Apple and Google store. **You will need to use your new AAC account number to login.**

When can I begin using AAC products and services?

On February 18th, you can open new services like checking accounts, Certificates of Deposit, auto loans, credit cards, online banking, and more.

You can stop into the branch or visit us online to learn more at **www.goaac.com/Knoll**



800-858-1633



[goaac.com](http://www.goaac.com)