

Transfer Balances Today!

Save money now by transferring balances to your Credit Union Visa. *Please print.*

Member Name _____
 Credit Union Visa Account # _____
 Authorized Signature _____ Date _____

Balances to Transfer

Card Issuer _____
 Account Number _____
 Exact \$ Amount to Pay _____
 Payment Address _____
 City/State/Zip _____

Card Issuer _____
 Account Number _____
 Exact \$ Amount to Pay _____
 Payment Address _____
 City/State/Zip _____

Card Issuer _____
 Account Number _____
 Exact \$ Amount to Pay _____
 Payment Address _____
 City/State/Zip _____

Please allow several weeks for balances to be transferred. You may need to continue to make payments on these accounts to maintain their current status. These accounts will remain open even if the entire balance is paid; you are responsible for closing the accounts if you choose. Requests are subject to credit availability and existing credit union accounts must be current in order for transfer requests to be processed. This option cannot be used to pay a loan. Promotion balance transfers do not qualify for CURewards benefits (if applicable). The Credit Union will allocate payments in excess of the minimum amount due to the highest APR first. Please return this completed form to your local branch, mail it to: ABECU and Division, Attn: Credit Card Department, 1001 Lynch Street, St. Louis, MO 63118. Or, fax the form to 314-772-1556.



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
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.abecu.org

E-MAIL
info@abecu.org

Our Field of Membership...

ABECU serves the employees and retirees of Anheuser-Busch Companies, wholly-owned subsidiaries and distributors of Anheuser-Busch products. The Credit Union serves contract employees reporting to Anheuser-Busch employees as well as family members of its members 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.abecu.org or call 877-325-CU4U (2848) to request a new member packet.

ABECU is 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.



Freedom to grow.

1001 Lynch Street, St. Louis, MO 63118

Address Service Requested



PRSR STD
U.S. Postage
PAID
St. Louis, MO
Permit No. 2506



Official Notice to Members

The Board of Directors of Anheuser-Busch Employees' Credit Union is composed of nine members. Terms of office for Directors are staggered and for the year 2012, there are three Director positions expiring which must be filled by membership election at the 2012 Annual Meeting on March 26, 2012.

The by-laws of the Credit Union provide that the Nominating Committee, appointed by the Chairman of the Board, submit nominations for election of the Director positions. The following persons have been nominated for expiring positions: Mike Chapman, Harry Miles and Andy Dierkes.

The by-laws also provide for nominations for expiring Director positions by petition. All Directors must be individual members in good standing at the Credit Union. Members interested in being nominated by petition must send the following documents to the Secretary, Board of Directors, 1001 Lynch Street, St. Louis, MO 63118 by February 1, 2012:

- a statement of biographical data
- a list of qualifications
- a signed "Terms of Agreement for Elected Officials" form and
- official petition forms signed by 5 percent of the Anheuser-Busch Employees' Credit Union membership.

If you have any questions concerning this process or to obtain "Terms of Agreement" or petition forms, please contact the Executive Assistant of the Credit Union at 314-771-7700 or 800-325-9905 extension 203 or email gderienzo@abecu.org. Nominations may not be accepted from the floor at the 2011 Annual Meeting.

2010 Credit Union Annual Business Meeting
Monday, March 26th - 4:00 - 4:30pm
Main Office - 1001 Lynch Street - St. Louis, MO 63118

Coming Soon - New Branch in South St. Louis County

Our newest American Eagle Credit Union branch will be opening this February in South St. Louis County at **12988 Tesson Ferry Road**. You'll enjoy convenient, expanded service with drive-up lanes and safe deposit boxes. Plus, the new location will have a drive-up ATM and walk-up ATM, both with 24/7 access.

Special TurboTax Discount for Credit Union Members!

Save 10% on TurboTax® Federal Deluxe Online Edition. TurboTax guides you step by step, just like a GPS, making it easy to do your taxes right with 100% Accurate Calculations. Get your "Maximum Refund Guaranteed" in as few as 8 Days. Start for free at abecu.org or ameaglecu.org.

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.

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government
NCUA
National Credit Union Administration, a U.S. Government Agency



Freedom to grow.

Resources

Volume 30, Issue 1

Published quarterly for Anheuser-Busch Employees' Credit Union members and their families.

2 MobileAccess+
Access Anytime



3 Raising money smart kids:
Check out Googolplex



3 \$1500 Annual College
Scholarship Program



Pick a card. Any card. Retail. Gas. Big Bank. Transfer Balances Today!

Save today! **2.99% APR for six months*** on all balances you transfer from your department store and other bank cards to your ABECU Visa. There's no balance transfer fee. No card games. No tricks. Just real savings. After the six month promotional period, your purchase APR will apply (6.9% - 19.9% based on underwriting criteria).

Transferring your balances is easy. Simply complete and mail the balance transfer form in this newsletter. Or, call 800-325-9905 ext. 844, 8am – 5pm, Central Time. Or, transfer your balances online. Simply login to PC CUing, select 'Member Support' and complete the 'Credit Card Balance Transfer Form'.

Don't have an ABECU Credit Card? Take advantage of our lowest rate available with the **Preferred Platinum Visa**. It's the perfect card if you carry a balance monthly or occasionally. Or, earn points on all purchases with our **Platinum Points Visa**. You can redeem your points for travel, gift cards and more.

Apply today!
Online: abecu.org
In person: at your local branch
By phone: 877-325-CU4U

APR = Annual Percentage Rate. Special 2.99% APR for six months available on balance transfers made 1/15/2012 - 4/30/2012. Transfers must be requested via a Transfer Form, by calling 800-325-9905 ext. 844, 8am - 5pm Central Time, Monday - Friday, online via PC CUing account access, or in person at a branch. Transfers made using convenience checks do not qualify for this offer. All transfers are subject to credit availability. Not applicable to current credit union credit card balances. This option cannot be used to pay a loan. The credit union will allocate payments in excess of the minimum amount due to the highest APR first. Promotion balance transfers do not qualify for CURewards benefits. See website for complete details on CURewards.



Account Access Anytime, Anywhere with MobileAccess+

Want to transfer funds or check your balance before you make a purchase? Pay your bills from the comfort of your couch? Find the nearest ATM while you're out running errands? You can do all this and more with MobileAccess+.

Sign up for FREE MobileAccess+ today and get fast, easy and secure access to all of your Credit Union accounts from the convenience of your phone. With MobileAccess+ you'll benefit with four services:

Text/SMS Message

Send text message commands to obtain balances, view history or transfer funds.

Mobile Web

Use your mobile device to view balances and history, pay bills and transfer funds.

Mobile Application

Access your accounts, pay bills, transfer funds or find your nearest branch or ATM.

Text Alerts

Receive real-time account alerts via text (i.e., balance alerts, direct deposits).

Get started today at abecu.org or ameaglecu.org. After you've logged in to PC CUing, select MobileAccess+ from the menu bar to enroll your phone and accounts for access.

To get more details and view our Frequently Asked Questions, simply scan the code below on your mobile phone.



Save with NEW Member Merits

With Member Merits, the more you use the Credit Union, the more you benefit!

Member Merits is a package of free services, discounts and bonuses for members with combined household loan and deposit balances of \$2,500 or more.

With Member Merits, you can make the most of your Credit Union relationship by getting more for your money. Personalized checks at a discount or free. Free overdraft transfers. Discounted rates on auto loans and more!

Benefits are determined on the last day of each month and are based on your household's combined total loan balance and total average daily deposit balance. Once your Merits have been determined, all benefits and charges for the following month will be based on that package.

To earn the highest level of Merits, consider refinancing your auto loan with us. Or, move your IRA or CD at maturity. If you're looking for a new home, count on us for great mortgage rates.

For more information, visit abecu.org or ameaglecu.org and click on Member Merits.



Raising money- smart kids

Want your children or grandchildren to become more responsible with money?

Googolplex is a great online tool to help them learn to use money wisely while having fun.

New stories, games, blogs and contests are added each month. **Articles and activities cover topics including:**

- Learning to save
- Smart spending tips
- Buying a new car
- Saving for college
- Finding a part-time job
- Protecting your credit score

With interactive learning and games, there's something for everyone at Googolplex. **C-Note** is geared for high-school students. **AJ's** is for those in middle school. And, **5-Spot** is for elementary school students.

Check out Googolplex today! Visit abecu.org or ameaglecu.org and click on Learning Center.

\$1500 Vince Jacknewitz College Scholarship Program

The Credit Union is pleased to offer our \$1500 College Scholarship Program. Named in honor of the late Credit Union Board Member, Vince Jacknewitz, this program offers **SIX \$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 cover the following topic:

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, products and services that make your credit union unique.

In addition to the essay, applicants must submit an official high school transcript - including 1st semester of senior year, letter of acceptance from the college or university of choice, a letter of recommendation from a work/volunteer work supervisor or teacher, and a completed and signed official application.

To download an official application, visit abecu.org or ameaglecu.org. Questions? Contact Meghan at 314-657-9303 or email marketing@abecu.org

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



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

Count on your Credit Union for low rates and a wide variety of mortgage products.

Visit our Mortgage Center at abecu.org and ameaglecu.org and find out how we can fit your mortgage needs.

Apply & get pre-approved!

- abecu.org or ameaglecu.org
- Stop by your local branch
- Contact a mortgage loan consultant at 877-269-4179

We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act. NMLS# 401252

