

Credit Card Promotion

American Airlines Credit Union presents members an offer they can't refuse

Recent airline industry developments have airline passengers—and airline employees—seeking bargains. Hence, when American Airlines Federal Credit Union, located in Ft. Worth, Tex., presented members with “an offer they couldn't refuse” in autumn, 2007, takers thronged to jump aboard.


American Airlines FCU, established in 1936 for airline employees and family members, is one of the few employer-sponsored credit unions still serving only its employee population. AAFCU operates 43 branches throughout the U.S. and Puerto Rico, serving 211,000 members. AAFCU has \$4.8 billion in assets.

AAFCU has made a practice of using a direct mail campaign promoting the FCU's AA-brand credit cards four times a year. But until last year, none had achieved anywhere near the success of the autumn, 2007, campaign, said Jennifer Mirabal, Marketing Services Manager.

Factors contributing to the success of the late-2007 campaign included a first-time offer of zero-percent financing on new purchases as well as balance transfers, coupled with a sweepstakes offering chances to win new cars for people who applied for and obtained a new AA credit card. The credit card promotion also offered people in the travel industry additional reward points and much-coveted guaranteed seats on American flights.

DMN3, a direct response marketing agency based in Houston, created the campaign for AAFCU.

“Response to credit card promotions is usually dismal,” said Pamela Lockard, President of DMN3. “We're lucky if we get two-tenths of one



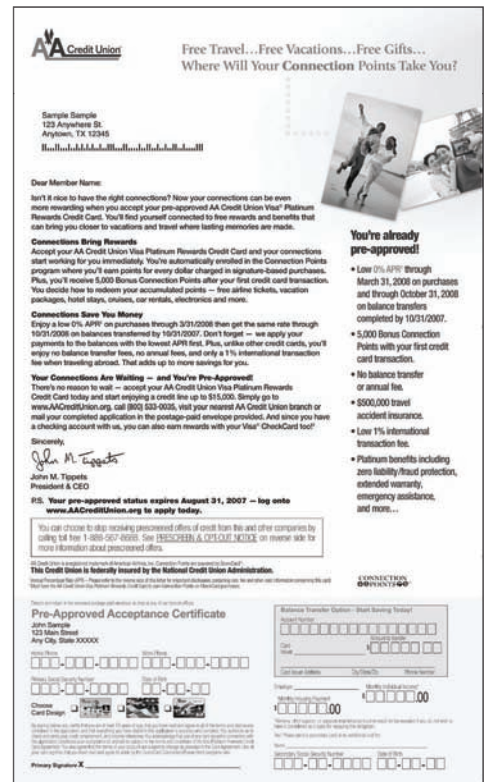
AA Credit Union

Your New AA Credit Union Visa® Platinum Rewards Credit Card Is Your Direct Connection to

People in the travel industry typically travel a lot. So DMN3 and AAFCU wanted to show people in AAFCU's credit card ads who like travelling. The recognizable red, white and blue colors of American Airlines and its credit union were combined with stock photos of people vacationing. This sparked immediate response to the credit card offer.

percent for a response.” Although AAFCU usually does significantly better than average on its credit card promos, because it's sending solicitations to current FCU members who recognize and trust the AAFCU brand, this campaign generated a whopping 2.39% response. Mailers were sent to more than 59,000 pre-approved members, generating 1,400-plus responses.

Lockard likened the effort to a “perfect storm” situation, which propelled AAFCU into its first quarter 2008 campaign, generating an even-higher 2.4% response.



AA Credit Union

Free Travel...Free Vacations...Free Gifts...
Where Will Your Connection Points Take You?

Sample Sample
123 Airways Dr.
Anytown, TX 12345

Dear Member Name:

Isn't it nice to have the right connections? Now your connections can be even more rewarding when you accept your pre-approved AA Credit Union Visa® Platinum Rewards Credit Card. You'll feel yourself connected to free rewards and benefits that can bring you closer to vacations and travel where lasting memories are made.

Connections Bring Rewards
Accept your AA Credit Union Visa Platinum Rewards Credit Card and your connections start working for you immediately. You're automatically enrolled in the Connection Points program where you'll earn points for every dollar charged in signature-based purchases. Plus, you'll receive 5,000 Bonus Connection Points after your first credit card transaction. You decide how to redeem your accumulated points – free airline tickets, vacation packages, hotel stays, cruises, car rentals, electronics and more.

Connections Save You Money
Enjoy a low 0% APR on purchases through 3/31/2008 then get the same rate through 10/31/2008 on balance transfers by 10/31/2007. Don't forget – we apply your payments to the balance with the lowest APR first. Plus, unlike other credit cards, you'll enjoy no balance transfer fees, no annual fees, and only a 1% international transaction fee when traveling abroad. That adds up to more savings for you.

Your Connections Are Working – and You're Pre-Approved!
There's no reason to wait – accept your AA Credit Union Visa Platinum Rewards Credit Card today and start enjoying a credit line up to \$15,000. Simply go to www.AACreditUnion.org, call (800) 626-9626, visit your nearest AA Credit Union branch or mail your completed application in the postage-paid envelope provided. And since you have a checking account with us, you can also earn rewards with your "Year's ChoiceCard" too!

Sincerely,
John M. Tipton
President & CEO

PS. Your pre-approved status expires August 31, 2007 – log onto www.AACreditUnion.org to apply today.

You can choose to skip receiving pre-approved offers of credit from us and other companies by calling 1-800-626-9626. See www.AACreditUnion.org for more info or visit www.AACreditUnion.org for more information about pre-approved offers.

The Credit Union is Member Owned by the National Credit Union Administration.
Special Pre-approval Offer: Approved by the member and subject to required minimum payments, we will provide the member with the pre-approval offer.

Pre-Approved Acceptance Certificate
John Tipton
123 Main Street
Any City, State XXXXX

Member Name: _____
Address: _____
City/State/Zip: _____
Phone: _____

Cardholder Name: _____
Cardholder Address: _____
City/State/Zip: _____
Phone: _____

Choose Card Design: Classic Signature Rewards

Primary Signature: _____

Balance Transfer Section: Start Saving Today!

Card No. _____
Exp. Date: _____
Cardholder Name: _____
Cardholder Address: _____
City/State/Zip: _____
Phone: _____

Transfer Amount: \$_____

Monthly Payment: \$_____

Annual Fee: \$_____

APR: _____

Other Fees: _____

Pre-Approval Expires: _____

Member ID: _____

Member Name: _____

Member Address: _____

Member City/State/Zip: _____

Member Phone: _____

Member Signature: _____

Member Date: _____

Member ID: _____

Member Name: _____

Member Address: _____

Member City/State/Zip: _____

Member Phone: _____

Member Signature: _____

Member Date: _____

Member ID: _____

Member Name: _____

Member Address: _____

Member City/State/Zip: _____

Member Phone: _____

Member Signature: _____

Member Date: _____

Member ID: _____

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Credit Card Promotion

OPEN A NEW ACCOUNT TODAY, AND YOU'LL AUTOMATICALLY EARN THE FOLLOWING NUMBER OF ENTRIES IN OUR "ROAD TO SUCCESS" SWEEPSTAKES:



| PRODUCT | # OF AUTOMATIC ENTRIES |
|------------------------------------|------------------------|
| HOME LOANS | 5 |
| AUTO, CREDIT CARD & PERSONAL LOANS | 3 |
| CHECKING & SAVINGS | 2 |

Or enter online at www.2007RoadToSuccess.com. And remember, we're giving away a different car each month, so the sooner you open a new account and the more products you open, the better your odds of winning. If you don't win the first month, we'll roll your name over into the next month's drawing. That ought to get your motor running!

NO PURCHASE NECESSARY. Void where prohibited. Participation is subject to complete Official Rules available at www.2007RoadToSuccess.com. Open to legal U.S. residents of the 50 United States and the District of Columbia who are 18 years of age or older and either a member in good standing of AA Credit Union or eligible for membership at the time of entry. Sweepstakes ends November 30, 2007. AA Credit Union is a registered trademark of American Airlines, Inc. © 2007 American Airlines Federal Credit Union. All rights reserved. This Credit Union is federally insured by the National Credit Union Administration.

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REV UP YOUR FINANCES

SHIFT INTO HIGH GEAR FOR A CHANCE TO WIN ONE OF FIVE NEW CARS



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The offer of zero-percent financing, travel perks and monthly new car giveaways combined to create the "perfect storm" for AAFCU's direct mail campaign. Pictured here are two fliers included with AAFCU members' monthly account statements.

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