



# Director/CEO Newsletter

## Thank You for Using Your Exchange Benefit

As the close of 2024 approaches, the Army & Air Force Exchange Service extends its gratitude to the service members and families that we are honored to serve and wishes everyone a safe and healthy holiday season.

The Exchange is maximizing your hard-earned benefit with terrific deals—tax-free—both in stores and on [ShopMyExchange.com](https://www.shopmyexchange.com), helping military shoppers get the most value out of their holiday buys.

Shoppers can find deals at PXs, BXs and ShopMyExchange.com in nearly every category from clothing, footwear, jewelry, electronics, furniture, health and beauty products and more. Black Friday and Cyber Monday deals run from Nov. 28 through Dec. 2, bringing hundreds of dollars in savings to military shoppers.

Thanksgiving-only deals begin Nov. 28 at 12 a.m. Central time at ShopMyExchange.com. On Black Friday, stores will open at 8 a.m., giving shoppers a head start on the best deals.

All the latest promotions can be found [here](#). MILITARY STAR® cardmembers can save even more, earn points toward rewards and enjoy sweepstakes opportunities. Learn more at [aafes.media/MilStarPA](https://aafes.media/MilStarPA).

Thank you for including the Exchange in your holiday celebrations. We look forward to seeing you at your Exchange.



Veteran For Life!

Tom Shull  
Director/CEO

## Exchange Delivers \$1.6 Billion in Annual Value to Military Communities

As the Army & Air Force Exchange Service prepares to celebrate 130 years of serving those who serve in 2025, the Exchange benefit is delivering unprecedented value and support for the Nation's service members, families, retirees and Veterans.

Today, the Exchange delivers \$1.6 billion in annual financial benefit to the military community, a significant force multiplier for recruiting, readiness and retention.

A breakdown of the significant impact the Exchange benefit creates each year can be seen on this [highlight video](#) and below:

- \$450+ million in tax-free savings.
- \$400+ million in value through the MILITARY STAR card.
- \$400+ million in payroll and benefits for military spouses, Veterans and dependents.
- \$370+ million in earnings (based on \$3.7 billion over 10 years).

The Exchange is committed to expanding the hard-earned benefit to military communities worldwide, wherever the Nation's heroes are called to serve.

## MILITARY STAR Card Offers Lowest APR Among Store Cards



The MILITARY STAR® card has the lowest APR among all retail cards, according to Bankrate's annual [Retail Cards Study](#). With an APR of 14.99%, MILITARY STAR is significantly lower than the industry average of 30.45%. The low rate is available to all cardmembers, regardless of credit score.

With an industry-leading low APR and no annual or late fees, the MILITARY STAR card provides a safe, affordable and effective way to build credit.

Cardmembers enjoy everyday benefits such as 5 cents off per gallon of gas at Exchange fuel stations, 10% off food purchases at Exchange restaurants, free standard shipping on ShopMyExchange.com and MyNavyExchange.com and more.

The MILITARY STAR card is rolling out a [new look](#) with EMV chip technology, tap-to-pay and mobile wallet options and wider acceptance at on-installation merchants.

For more information, visit [aafes.media/MilStarPA](https://aafes.media/MilStarPA).