



www.academicecu.com

2804 West Ash Street
Columbia, MO 65203

(573) 445-1845

Fax (573) 445-2068

Toll-free (888) 470-7770

Voice Response Unit (888) 228-2824

Office Hours

Lobby

Monday, Tuesday, Wednesday, Friday: 9 a.m. – 5 p.m.

Thursday: 10 a.m. – 5 p.m.

Drive-Up

Monday, Tuesday: 8 a.m. – 5:15 p.m.

Wednesday: 8 a.m. – 6 p.m.

Thursday: 10 a.m. – 5:15 p.m.

Friday: 8 a.m. – 6 p.m.

Academic Employees Credit Union

The Smart Money Is With Us



AECU Makes The Grade

Go ahead. Compare Academic Employees Credit Union (AECU) to other financial institutions. You'll find that AECU is at the head of the class, with a history of serving the Mid-Missouri academic community, as well as our Columbia neighbors.

Because AECU is a not-for-profit, member-owned credit union, our main goal is not to make money, but to help our members save theirs! We still offer all of the products and services you'd enjoy at a bank. However, you can generally earn higher rates on savings, pay lower rates on loans and pay lower (and fewer) fees than you would at most banks.

But what really sets us apart is how we treat you. For more than 20 straight years, surveys by *American Banker* show consumers rate credit unions #1 in service among all financial institutions. Combine our superior service with the great savings you'll enjoy, and AECU is the smartest choice for your savings, loans, checking and investments.

Become A Member

Academic Employees Credit Union is open to those working in or affiliated with education and education-related institutions in Boone County and the seven surrounding counties. That means teachers, administrators, janitors, aides, coaches and even employees of education-supply stores are eligible! Whether you work with a public, private, parochial or home-school-related organization, you can enjoy the benefits of membership in AECU. Plus, your family members are also eligible to join.

You may join AECU by depositing \$25 in a share (savings) account. This initial deposit remains your money and establishes your membership in the credit union. Once you are a member of the credit union, you remain a member for life – whether you move, change jobs or retire – as long as you maintain a \$25 balance (one share) in your share account.

Stop by our office, or call us at (573) 445-1845 to begin your membership today!



Savings & Investments

Enjoy secure savings and excellent returns with AECU. We have a savings account to fit your financial goals, and we make deposits convenient with direct deposit, payroll deduction, mail deposits or personal service in our office. Plus, all of your savings and investments in the credit union are insured up to \$250,000 by the National Credit Union Administration (NCUA), an agency of the federal government. There is no safer place to invest your money!

Share (Savings) Account

Regular savings accounts are the cornerstone of sound financial management. Since every member of AECU is an owner, your basic savings account is also known as a Share Account. It only takes \$25 to open a Savings (Share) Account, and you'll earn quarterly interest.

Specialty Savings Account

Use this as a separate account to help you save for any special need, such as vacation, tuition or even home renovation. We will gladly help you develop a savings plan around this account!

Scottie Savers Club

This account, developed for our young members up to age 12, teaches the value of saving in a fun way. With each \$10 deposit, savers earn "Scottie Bucks," which can be redeemed for special prizes chosen by the children. There is no minimum balance requirement to earn dividends. Best of all, the Scottie Savers Club promotes wise saving and spending habits in our young members.



Certificates of Deposit (CDs)

A Certificate of Deposit is a great alternative to the volatile stock market. Invest as little as \$500 for terms from three months to three years, while enjoying a safe return on your investment.

Christmas Club

Prepare for holiday expenses by saving throughout the year. You can even use payroll deduction to make painless deposits. There is no minimum balance requirement, and dividends are paid quarterly. On October 1, funds in the Christmas Club account will transfer to your primary share account, so you can access them for holiday shopping, a winter getaway or even tax expenses!



Convenience Services

Managing your money with AECU is convenient, secure and easy! Members enjoy access to their accounts and friendly, personal service around the clock.

Share Draft (Checking) Accounts

With credit union checking, you'll get all the convenience you expect...without the fees you normally pay for bank checking. There is no minimum balance requirement, no monthly service charge, no per-check charge and unlimited check writing. Plus, we also offer Courtesy Pay overdraft protection to qualifying members!

ATM Card

Whether you're traveling across town, out of state or around the world, your credit union ATM Card gives you great flexibility. You can withdraw cash, transfer funds from savings to checking or even inquire about your account balance. Plus, you'll enjoy access to thousands of machines nationwide and our convenient 24-hour, drive-up ATM right on site!



MasterCard® Debit Card

The MasterCard Debit Card offers the convenience of a debit card and ATM card all in one! Use it just like a regular ATM card to perform ATM transactions. You can also make purchases from any merchant that accepts MasterCard. Your card works like a credit card, but your purchases are deducted right from your AECU checking account.



Online Account Access (CMYCUINFO)

Access to the credit union is as close as your PC or Mac. You can check your account balances, transfer funds, check rates and more with a click of a mouse by visiting our website at www.academicecu.com any time of day or night.

Voice Response Unit

Access your accounts 24/7 with any touch-tone phone, using a PIN of your choosing. Just call (888) 228-2824 to check balances, transfer funds and more.

Direct Deposit and Payroll Deduction

With direct deposit, your paycheck, Social Security or other recurring government check is deposited automatically into your AECU accounts. There is no need to make special trips to the credit union each payday to make your deposits. And, there is no need to worry about lost or stolen checks!

Payroll deduction lets you make deposits automatically to your checking and savings accounts, Christmas Club and other family member accounts.* You may also make monthly loan payments with payroll deduction.

*Certain restrictions apply. Check with your employer or contact the credit union for specific details.

Additional Services For Your Convenience

- Visa TravelMoney® Cards
- Financial Counseling
- Night Depository
- Discount Theme Park & Movie Tickets
- Western Union Wire Transfers
- Bank-To-Bank Wire Transfers
- USPS Stamps For Purchase
- Free Notary Public Services
- Classroom Presentations
- Plus Much More!



Loans

Whether your need is big or small, AECU can help. Our loan options boast competitive rates, excellent service, loan protection insurance and terms you can afford. Talk to our loan officer to find the best loan for you!



New and Used Auto, Boat, RV and Motorcycle Loans

AECU offers no-hassle auto, boat, RV and motorcycle loans with no hidden charges, no prepayment penalties and at some of the lowest rates in town. Financing at the credit union means you're also eligible for any available dealer rebates. You can even get your loan pre-approved before you shop. You'll enjoy stronger negotiating power with the dealer and save time and money.

Home Equity Loans

Make the most of the available equity in your home with a home equity loan from AECU! You'll receive the same great rates and service you've come to expect from the credit union, plus flexible terms and payments you can afford. Ask your tax advisor to learn how your payments could turn into deductions!



MasterCard Credit Cards

Get an AECU MasterCard Credit Card for the ultimate in flexibility, savings and convenience. All of our credit cards feature no annual fee, a 25-day grace period on purchases, low, fixed interest rates and the purchasing power at millions of locations worldwide. Plus, our Platinum Card comes with great cardholder rewards!

Line of Credit Loans

A line of credit loan can be used for virtually anything. Borrow only what you need...when you need it. You can even use it as overdraft protection for your credit union share draft (checking) account – a convenient way to avoid costly mistakes when record keeping.

Share Secured Loans

Let your share account continue to earn dividends while your funds secure the loan, and use the money to finance anything you need. Borrow up to the amount you have on deposit, and choose your repayment terms. You'll only pay 3% above the last dividend rate earned on your share account!

Computer Loan

Whether you're buying a completely new system or just updating your current one, this is the loan for you. You can borrow up to 100% of the purchase price of the computer, printer and other components or software.

Financial Freedom Program

If you are looking to consolidate debt, this could be the perfect option. Combine several monthly payments into one, and save on high interest charges.

Other Loan Services

- Farm & Lawn Equipment Loans
- Extended Warranty Programs
- Low-Cost Credit Disability & Credit Life Insurance
- Personal Loans
- Short-Term Loans (loans for one week or several months)
- GAP Insurance On Auto Loans

