

pencil points

Skip-a-Payment Is Back

Offer Expires Oct. 30!



Skip your December credit union auto loan payment with Skip-a-Payment, which gives you the option to defer one month of your loan payment(s), giving you a little extra cash this holiday season.* If you have multiple auto loans at the credit union, you have the option of deferring your December payment on each.

Signing up for Skip-a-Payment is easy. Just fill out the form below, or visit our website, and **return the completed form to us by Oct. 30**. Submit 10% of your monthly loan payment, up to a maximum of \$50, for each Skip-a-Payment request (please make your check payable to Academic Employees Credit Union, or indicate on the form that you'd like the amount deducted from your credit union checking or savings account), and you're set.

Skip-a-Payment Form

I choose to participate in AECU's Skip-a-Payment program by paying the fee described. I agree that signing below constitutes an extension of my loan agreement, if approved. (NOTE: Applications will be denied without a co-maker signature, if applicable.)

- Enclosed is a check for 10% of my monthly loan payment(s), maximum \$50 per loan request.
- Please deduct my Skip-a-Payment fee from my AECU savings account.
- Please deduct my Skip-a-Payment fee from my AECU checking account.

Account number _____ Loan number(s) _____

Print member name _____

X _____
Member signature

Print co-maker name _____

X _____
Co-maker signature

Loan extension agreement: By signing, you agree your loan payment(s) for the month of December will be extended to the same date of the following month. Interest will continue to accrue daily on the unpaid principal balance during December 2020, which is skipped. The effect of skipping a payment will be to extend the original estimated maturity date that your loan was scheduled to be paid in full. The remaining terms of the loan documents shall remain unchanged. Contact the credit union for complete details.

*The Skip-a-Payment program is available for auto loans only, and members must be in good standing with the credit union to qualify. If there is a record of late payments or other extension agreements in the past 12 months, the loan is ineligible. Loans with collateral protection insurance are also ineligible. Application must include joint borrower signature where applicable. See credit union for complete details.



We'll Celebrate the AECU Difference the Entire Month

Each year, we celebrate International Credit Union Day to raise awareness about what it means for members around the world to have a credit union as their financial partner. This year's global health crisis has been trying for many communities around the world, but we stayed true to our cooperative principles and stepped up during this time of economic uncertainty.

Oct. 1-30

This year's theme "Inspiring hope for a global community" reflects how credit unions contribute to a brighter future by providing financial empowerment to people all over the world through financial services, education and support.

Instead of celebrating for one day, we're extending the celebration for the whole month! Please join us for:

- **Prize drawing:** Finance a loan between Oct. 1 and Oct. 30, and we'll enter you into a drawing to win \$250 cash!*
- **Goody bag:** Come through our drive-thru starting Thursday, Oct. 15, to receive sealed refreshments and giveaways (while supplies last!)

*No purchase necessary to enter or win. Odds of winning depend on the number of entries received. Drawing open 10/1/20-10/30/20. The drawing will be held, and the winner announced on 11/6/20. All qualifying entries will be combined in a drawing pool, with the winner selected at random. Void where prohibited. Contact the credit union for complete details.

Make Your List & Check It for Our 12-12-12 Holiday Loan



Before you know it, Santa Claus will be coming to town, and Academic Employees Credit Union wants you to be prepared to save with our holiday loan. Even if holiday shopping makes you shout, cry and pout, we're telling you why you need our loan: **Borrow up to \$1,200 for up to 12 months at fixed rates no higher than 12.0% APR!***

You'll want to shop for those who've been naughty *and* nice! Contact us today to learn more and apply.

*APR=Annual Percentage Rate. 12-12-12 loans are available 10/1/20-12/31/20. Member eligibility and creditworthiness apply. Contact the credit union for complete details.

Attention Christmas Club accountholders:



On Thursday, Oct. 1, your Club funds were automatically transferred into your savings account - just in time for some early holiday shopping!

Visa® Gift Cards Are a Smart Gift Anyone Will Appreciate



Give a gift that's sure to make your loved ones smile! We offer gift cards for just \$3.75 per card, and you can load any amount from \$10 to \$500. Come through our drive-thru to purchase gift cards for everyone on your shopping list!

We're Going Virtual Our Annual Meeting Will Be Online

THURSDAY, OCT. 8 AT 5:30 P.M.

For the health and safety of our members and staff, we postponed our annual meeting, originally scheduled for May 1. With safety still at the top of our minds, we've decided to hold a virtual annual meeting this year. The credit union will post details on academicecu.com, regarding how to join the meeting. Be sure to watch our website and social media for all the details. We look forward to 'seeing' you there!



Notes and Info

Savings Rates

Effective Oct. 1, 2020

Our website contains our most current rates on shares as well as certificates of deposit. Check it out or give us a call.

	APR*	APY**
Primary Shares		
\$100 - \$4,999.99	0.01%	0.01%
\$5,000 and up	0.01%	0.01%
Specialty Shares	0.01%	0.01%
Christmas Club	0.01%	0.01%

*APR = Annual Percentage Rate.

**APY = Annual Percentage Yield. Rates are subject to change. Contact the credit union, or visit AcademicECU.com for rates on other term share certificates.

Holiday Closings

Our office will close to observe the following holidays:

Columbus Day	Monday, Oct. 12
Thanksgiving	Thursday, Nov. 26
	Friday, Nov. 27
Christmas Eve	Thursday, Dec. 24
Christmas Day	Friday, Dec. 25
New Year's Day	Friday, Jan. 1

Remember, even when our office is closed, you can still access your account 24/7 with your ATM or debit card, the convenience of our Voice Response Unit, or even with Internet Member Account Services.

Invest in Us, So We Can Invest in You

Academic Employees Credit Union is a not-for-profit, member-owned credit union. Our goal is always to return any money we make back to our members. One of the ways we do that is to use any profit to offer convenient services to our members.

If you'd like us to offer things like more branches and ATMs or a mobile app with check deposit, there are two easy things you can do:



- Come to us for financing.** Your vehicle, home improvements, a vacation, upgraded technology - we have a loan for whatever you need!
- Put your long-term savings elsewhere.** To keep operating costs low, it's best to deposit any money you're not going to touch for more than 12 months with another financial institution.

Those Free COVID-19 Money Offers on WhatsApp & Facebook Are Scams

Have you seen a message on WhatsApp or Facebook offering you free help during the pandemic? People have reported seeing messages that seem to be from big-name brands. These messages all offer money to people who need it - through grants, coupons for food support or other giveaways. But they're all fake, and not from those companies at all.

You might get this kind of message, in English or Spanish, from a friend or contact. The message tells you to click a link to get your money. If you click, you might find a survey to take. Or they might ask you to enter your name, address, phone number or other information. And they might ask you to forward the message to several friends to be eligible to collect.

But what these messages are really doing is running a phishing scam to collect your information (and your friends' info), and possibly putting malware on your phone, tablet or computer if you click the link. There's no money to get, and no help to be had. Just scammers. It could have been a real (and hopeful) friend who forwarded that message to you - but it could have been a scammer who hacked your friend's account.

So, what do you do if you get one of these messages?

- Don't click on any links. That could download malware, expose you to even more scams or add your phone number to lists sold to other scammers.
- Delete the messages - and certainly don't share them.
- Call the friend who shared the message. Did he or she forward it to you? If not, tell him or her the account might have been hacked.

Source: consumer.ftc.gov

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Fax (573) 445-2068

24 Hour VRU (Voice Response Unit)
1-888-BCTCU24 (1-888-228-2824)

Lobby Hours Temporarily closed
Monday, Tuesday, Wednesday, Friday: 9 a.m. - 5 p.m.
Thursday: 10 a.m. - 5 p.m.
Drive Up Hours
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.



Federally insured by NCUA