

# pencil points



## Coming soon: *New debit cards*

Academic Employees Credit Union has upgraded our debit cards! Not only do they have a new look, but they now come with better security via the free SecurLOCK Equip app!

SecurLOCK Equip is an easy-to-use mobile app that puts the power to protect your debit card in your hands. Simply use the app to:

- 🔌 Turn your card off and on.
- 🔒 Control where your card can be used.
- 🔔 Receive instant alerts.



The app is available for download onto both Apple and Android devices. Once the app is downloaded, you can register your card.

Debit cardholders will receive a new card when their current card expires, or if the current card should be lost or stolen.



**Attention Christmas Club accountholders:** On Monday, Oct. 2, your club funds were automatically transferred into your savings account. Have fun shopping!

## Happy International Credit Union Day!

Every year, Academic Employees Credit Union celebrates International Credit Union Day, which is a worldwide recognition of the good that credit unions do across the globe. This year marks the 75th anniversary of celebrating the credit union difference. We look forward to continuing that work for our members. Spread the word to your family and co-workers about the AECU difference!



### OFFER №1

Open a new loan in October, and we'll enter you in a drawing to win \$250 cash!

### OFFER №2

Stop by on Thursday, Oct. 19 to receive a goody bag (while supplies last)!

\*No purchase necessary to enter or win. Odds of winning depend on the number of entries received. Drawing open 10/2/23-10/31/23. The drawing will be held, and the winner will be announced on 11/10/23. All qualifying entries will be combined in a drawing pool, with the winner selected at random. Void where prohibited. Contact AECU for complete details.

## What's better than hearing Twelve Days of Christmas?

## Our 12-12-12 holiday loan!

Give your true loves the holiday they deserve:

**Borrow up to \$1,200 for up to 12 months at fixed rates up to 12.0% APR.\***

Partridges not included. Contact us today to learn more and apply!

\*APR=Annual Percentage Rate. 12-12-12 loans are available 10/2/23-12/29/23. Member eligibility and creditworthiness apply. Contact AECU for complete details.

## Long-time board member passes

Sue Vandeloecht, a valued member of our board of directors, passed away in July 2023. Since 2007, she'd been faithfully helping to guide the direction of the credit union – supporting our mission of people helping people. As an educator with Columbia Public Schools, Sue taught at Smithton Middle School from its opening in 1995 until her retirement in 2022. She valued education and loved seeing young people learn, grow and succeed.

### Announcing the Sue Vandeloecht Memorial Scholarship

To honor Sue and her commitment to the credit union and education, AECU will award a scholarship this spring to a graduating high school senior who attended Smithton Middle School. Applications will be available in January 2024, and any interested student will also need to write an essay with the theme: An important moment in my education journey. We'll announce the winner at our annual meeting in May 2024.

Full details, including the scholarship amount, will be shared in January. The credit union will accept donations if anyone is interested in supporting the program.



*Make the season merrier*

AECU Visa credit cardholders have the option to skip their December payment!<sup>1</sup> Check your credit card statement for details.

<sup>1</sup>Terms and conditions apply. Contact AECU for complete details.



### Notes and Info

#### Savings Rates Effective Oct. 2, 2023

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	0.03%	0.03%
\$5,000 and up	0.03%	0.03%
Specialty Shares	0.03%	0.03%
Christmas Club	0.03%	0.03%

\*APR = Annual Percentage Rate.

\*\*APY = Annual Percentage Yield. Rates are subject to change. Contact the credit union, or visit [AcademicECU.com](http://AcademicECU.com) for rates on other term share certificates.

#### Holiday Closings

Our office will close to observe the following holidays:

Columbus Day	Monday, Oct. 9
Thanksgiving	Thursday, Nov. 23
	Friday, Nov. 24
Christmas	Friday, Dec. 22
	Monday, Dec. 25
New Year's Day	Monday, Jan. 1



Get inspired to build your dreams with our low balance transfer rate.

Receive **3.99% APR for 13 months** when you transfer balances from other credit cards to an AECU Visa® credit card!<sup>2</sup>

<sup>2</sup>APR=Annual Percentage Rate. Balance transfers completed 10/1/23-11/30/23 will receive 3.99% APR for 13 months from date of transfer. After the promotional timeframe expires, remaining balances will migrate to the standard APR applicable on your account. Contact AECU for complete details.

## Give your teen an AECU debit card!

Academic Employees Credit Union makes it convenient for our members as young as age 13 to have a checking account with a debit card.\* Only you and your young ones can decide *when* they're ready, but we can tell you AECU is the *place* to go! Your child or grandchild will feel excited about the financial freedom soon to be enjoyed (with support from you and our local, friendly staff), so get them started with a debit card today!

\*Members ages 13-17 are eligible with a parent or guardian as a joint account holder on account. Contact AECU for complete details.



**AcademicECU.com** • 2804 W. Ash St., Columbia, MO 65203

**Phone** (573) 445-1845  
**Toll-free** (888) 470-7770  
**Fax** (573) 445-2068

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

#### Lobby Hours

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