

pencil points



Hit Snooze on Your Auto Loan Payments

Make No Payments for 90 Days*

During the summer, no one wants to worry about payment due dates when it's so beautiful outside! With Academic Employees Credit Union's special auto loan offer, we'll take away that burden - giving you extra time to dream of what you'll do with your extra money.

**Make no payments for 90 days
when you finance your next vehicle with
Academic Employees Credit Union or bring us
your current loan from another lender!***

You'll also enjoy:

- Flexible repayment terms, up to 72 months.
- No hidden fees or prepayment penalties.
- Up to 100% financing.

Hit snooze on your payments! Contact us today to learn more and apply.

**Starting
June 1**



*Offer valid 6/1/20 - 8/31/20. Interest will accrue for the first 90 days without payment. 90-day, no-payment offer only available on new loans to AECU. See credit union for complete details on all offers.

Applying for a Loan Is Easy As 1-2-3!

- 1.** We can work with you to determine the best loan for your needs.
- 2.** We only need the following items to get started:
 - An application, which can be found in the Quick Links section of our website
 - Your most recent paycheck stub
- 3.** We'll set a closing time that works for you, and we can even close your loan by email or fax - much easier than closing at the dealer!

A Letter from AECU's President Regarding Coronavirus (COVID-19)



The relationship Academic Employees Credit Union has with our members stretches far beyond banking. We sincerely care about the health and safety of our employees and all we serve. Considering the ongoing developments resulting from the coronavirus:

- As of Wednesday, March 18, our lobby is closed, and we will conduct all transactions through our drive-thru. This will help us adhere to recommendations on social distancing in order to slow or stop the spread of this disease and keep ourselves, our members and our community safe. We are still here for you! We will operate under normal hours. Our staff will still be here to answer any questions you may have or complete any request for service by phone or email.
- For the safety of everyone, **we ask that those who are not feeling well avoid branch trips if possible.** We urge you to take advantage of our digital services if you have not done so already.
 - Our online account access and the voice response unit are available 24 hours a day, seven days a week. Both will allow you to get real-time account information and make transfers and payments between accounts. If you are not signed up, please get signed up. Our staff can answer all your questions and walk you through the process.
 - If you do not have a debit or ATM card, we can order one for you. If you have one, make sure you know your PIN. If you don't remember it, or need to change your PIN, we can do that for you. Just call our office. If you have questions about cash limits on your card, our staff is happy to answer them. Please call our office and let us help.
 - If you have an AECU Visa®, you can register it at www.ezcardinfo.com. You can schedule payments and see your card activity 24/7.
- As a community, we take care of each other. **We're here to help if you're experiencing financial pressure due to the coronavirus.** We encourage you to contact us for assistance with loan payments, credit limit increases or emergency cash if you are being impacted.
- **We will postpone our annual meeting**, originally scheduled for Friday, May 1, 2020. Our goal is to reschedule as soon as it's appropriate and prudent, so that we will be able to report on the financial condition of the credit union to our members.

We will continue to be here for you and our community as we monitor reports and follow recommendations from the Centers for Disease Control. Watch our website and Facebook page for the latest updates.

Sincerely,

Sky Poindexter, President
Academic Employees Credit Union

Save Money While Helping Children's Miracle Network

This summer, you can hit the theme parks for less and give to children in need of care, with help from Academic Employees Credit Union. We're offering discounted tickets to Six Flags St. Louis, and a portion of ticket sales will be donated to Children's Miracle Network.



	Six Flags Price	AECU Price	Savings
One-day admission	\$50.41 child \$77.81 adult	\$45 Adult or child	Up to \$32.81
Season pass	\$65.76	\$56	

Stop by our office to get your discounted tickets today!



Currently, daily operation is scheduled to begin on Thursday, May 14, with Hurricane Harbor scheduled to open Saturday, May 23.

Notes and Info

Savings Rates

Effective April 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:

Memorial Day
Monday, May 25

Independence Day
Friday, July 3

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.

Help Your Kids Find



Share, Spend & Save at Your Credit Union

Academic Employees Credit Union wants our youngest members to dream of the future. By encouraging your kids and teens to use their credit union, we can help them seize the day and celebrate life, spread joy by helping others and think about their future.

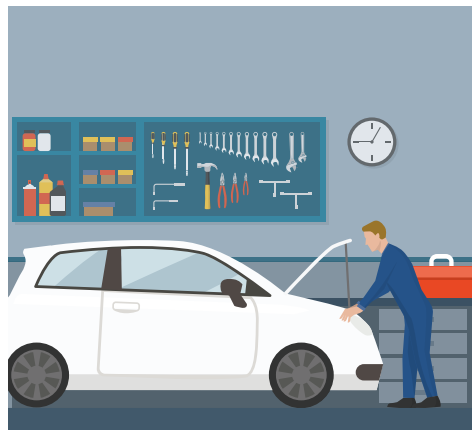
This April, help us celebrate National Credit Union Youth Month and its theme: Money Magic! Share, Spend and Save at Your Credit Union. Help your children and grandchildren celebrate with a deposit today!



Get the Most Out of Your Vehicle

We Offer Mechanical Protection Plans

We've all heard stories about vehicles breaking down right after the automaker warranty expires, which is why Academic Employees Credit Union has partnered with Mercury Insurance to offer affordable protection options for your vehicle!



Mechanical Protection serves as an extended warranty that takes care of certain repair costs when your ride breaks down - helping you avoid time-consuming and expensive car trouble.

- You don't have to have your loan with the credit union.
- You don't have to have a loan on your car.
- Plans often cost less than other 'extended warranties'.

Call us to get a quote today!

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