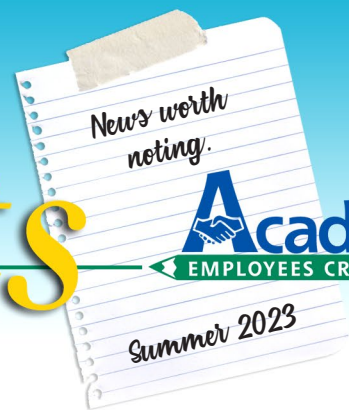


# pencil points



## Auto Loans *Sizzling Summer Sale*

Save money for the summer with Academic Employees Credit Union! Our limited-time auto loan offer may be able to put some extra cash in your pocket for warm-weather fun.

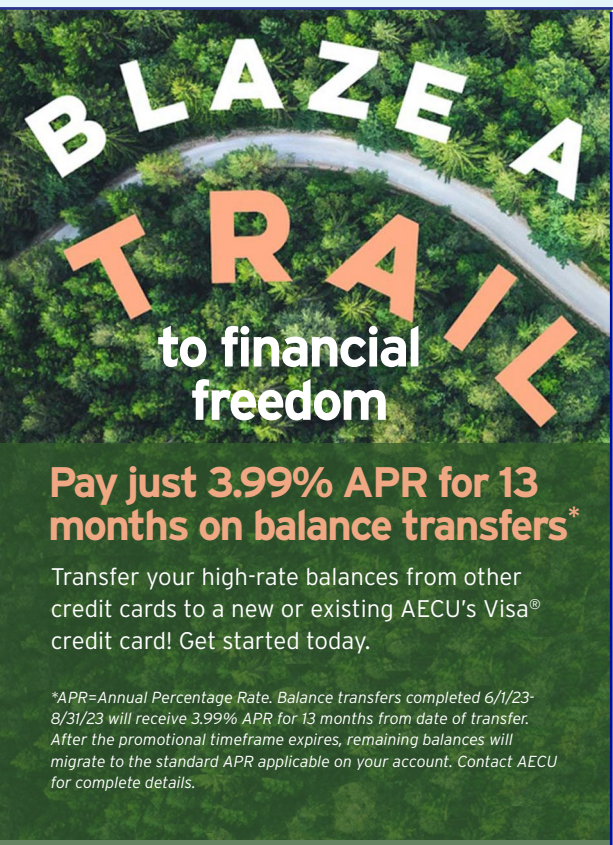
**Make no auto loan payments for 90 days**  
*when you finance a vehicle with us, or bring us  
your auto loan from another lender!\**

And, rest easy for the life of your loan with our low-cost protection products:

- Credit life and disability insurance
- GAP coverage
- Extended warranty

Our sizzling summer sale won't last forever. Click, call, or stop by to apply today!

\*Offer ends 8/31/23, and subject to change without notice. Member eligibility and creditworthiness apply. Interest will accrue for the first 90 days without payment. Current AECU auto loans ineligible for refinance. Contact AECU for complete details.



**Pay just 3.99% APR for 13 months on balance transfers\***

Transfer your high-rate balances from other credit cards to a new or existing AECU's Visa® credit card! Get started today.

\*APR=Annual Percentage Rate. Balance transfers completed 6/1/23-8/31/23 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.

## Get ready for Missouri's back-to-school sales tax holiday

Shoppers will not be charged state sales tax on things like school supplies, computers, computer accessories (monitors, printers and software) and select clothing. **With a personal loan or Classroom Cash loan from Academic Employees Credit Union, you can take your shopping to the next level!**

For more information about the back-to-school sales tax holiday, including a list of local municipalities not offering additional tax breaks, visit [dor.mo.gov](http://dor.mo.gov).





# We are people helping people

Recommending us could get you \$25\*

**Our members are important to us, and we'd love to help the people who are important to our members.**

If you know anyone in need of financing, simply share the referral form to the right (also on our website). **When they open a checking account with direct deposit or close on a loan, we'll thank you with \$25!\***

Help bring someone you know closer to their financial goals – start referring AECU today!

\*Referral cannot be an existing AECU member. Current member receives incentive within 30 days of new member opening account and completing one of the following actions: 1) open a new qualifying checking account with a posted recurring direct deposit totaling at least \$300 per month within 30 days of account opening; or 2) open a new loan with minimum balance of \$1,000. Incentive is subject to 1099 reporting. There is no limit to the number of new members an existing member may refer. Membership eligibility is required. AECU may modify or discontinue this offer without notice. Contact AECU for complete details.

## Member Referral Form

Current Member Name

Address

City

State

ZIP

Phone #

Email

New Member Name (to be completed by the referral)

Address

City

State

ZIP

Phone #

Email

## Notes and Info

### Savings Rates Effective July 3, 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:

Independence Day	Tuesday, July 4
Labor Day	Monday, Sept. 4
Columbus Day	Monday, Oct. 9

Remember, even when our office is closed, you can still access your account 24/7 with your ATM or debit card, the convenience of online banking or even with telephone banking.

## Our annual meeting was a hit!

Thank you to the 45 members who attended our annual meeting! We shared our growth in 2022 and plans for 2023 – all while awarding lots of prizes. AECU also held our annual election for open board of director and supervisory committee positions.

### Board of Directors

Russel Sackreiter – Chairman  
Sandra Logan – Vice Chairwoman  
Susan Vandeloecht – Secretary  
Craig Adams – Member  
Jennifer Cone – Member  
Thaddeus Hamilton – Member  
Deborah Tucker – Member

### Supervisory Committee

Angela Twitty – Chairwoman  
Preston Bass – Member  
Linda Coutts – Member  
Ed McCoy – Member  
Judith Privitt – Member

We are always looking for volunteers to join our member-elected board of directors or supervisory committee! If you're interested, please contact the credit union.



## Congratulations to our 2023 Youth Month drawing winners

These two unleashed the power of saving and each won \$50!

Warner J.

Aubree V.



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