

pencil points



Do Your Family & Co-Workers Have 20/20 Financial Vision?



They Can with Our \$20/\$20 Referral Offer!*

The greatest compliment you can give us is a referral. So, if you like being a member of Academic Employees Credit Union, help us spread the word by referring your family and co-workers to the credit union!

When your referral opens a free checking account or loan and mentions your name, **we'll deposit \$20 into your savings account.** Your referral will thank you for telling him or her about AECU, and for the **\$20 we'll deposit into his or her account** as well!

We offer many of the same things other financial institutions offer, so your referrals may ask you why they should switch. In a world where everything is automated and we spend all our time talking to robots, Academic Employees Credit Union still prides ourselves on offering local, personal service. In fact, a real, live person answers the phone during business hours!

We appreciate your membership, and thank you for sharing the benefits with others.

*Referral cannot be an existing AECU member or joint member. New member receives incentive for completing one of the following actions: 1) open a new checking account with a minimum \$100 direct deposit and at least six (6) debit card transactions within first 60 days; new account must be open and in good standing for 60 days; 2) open a new loan with minimum balance of \$5,000; new loan must be open and current for 90 days. Current member receives incentive when new referred member meets all incentive qualifications. Both incentives are subject to 1099 reporting. There is no limit to the number of new members an existing member may refer. Limit one incentive payment per new member. Membership eligibility is required. Offer ends March 31, 2020. AECU may modify or discontinue this offer without notice. See the credit union for complete details.

Who Can Become a Member?

- Those employed by or affiliated with public, private, parochial or home-school education and education-related institutions or organizations in Boone County and its seven surrounding counties (teachers, administrators, janitors, aides and coaches)
- Those employed by or affiliated with an educational related business in Boone County and the seven surrounding counties
- Family members of current members or eligible persons



Has Anything Changed? Let Us Know!

The start of a new year is always a great time to review your Academic Employees Credit Union accounts. Did you move? Welcome a new baby or lose a family member? Change jobs or get a new phone number? We want to know!

Keeping your contact information - including your current address, email and phone number - on file with the credit union ensures that you receive your statement on time, as these documents cannot be forwarded to new physical mailing addresses. Plus, these details help us notify you quickly in the event of suspected fraud. (Remember, though, we will never call you to ask for your account number or other personal details.)

If you've recently gotten married or welcomed a baby, congratulations! These life events, along with divorce, may impact your designated beneficiaries. Double-check your beneficiary list to be sure you're providing for the right people in the future.

Call Academic Employees Credit Union at (573) 445-1845, or stop by our office to update your personal information any time!

We Can Help You Pay for Whatever Life Throws at You Our Personal Loans Are Good for Any Reason

Adulting can sometimes be difficult - especially when you get surprised with unexpected expenses, like an insurance deductible, auto or home repairs or a tax bill. Thankfully, Academic Employees Credit Union has plenty of money to lend for these types of no-fun costs.

- Borrow up to \$20,000.
- Enjoy fixed or open terms.
- Make payments that work for your budget.

As Low As
9.0% APR*

We can help you determine which personal loan (signature loan, preferred personal loan or line of credit) is best for your needs. And, did we mention? You can also use a personal loan for that vacation you'll need after dealing with those unexpected expenses! Contact us today to apply.

*APR=Annual Percentage Rate. Rates and terms vary and are subject to change and member creditworthiness. See credit union for complete details.



If Santa Forgot to Deliver Your New Car Auto Shows Are Right Around the Corner

Academic Employees Credit Union can preapprove you for your next vehicle before you head to the upcoming auto shows. That way, you'll be able to act fast if you see something you want.

You'll enjoy:

- Competitive, fixed rates.
- Flexible repayment terms up to 72 months.
- Affordable loan protection.
- And much more!

Contact us today to get preapproved!

St. Louis Auto Show Jan. 23-26

America's Center & The Dome
701 Convention Plaza, St. Louis

Kansas City Auto Show March 4-8

Bartle Hall
301 W. 13th St., Kansas City

0.25% Rate Discount*

when you finance a vehicle with Academic Employees Credit Union or transfer your loan from another lender.

*Offer valid 1/2/20-3/31/19. Actual rate is dependent upon member eligibility, creditworthiness and other factors. See credit union for complete details.

Notes and Info

Savings Rates

Effective Jan. 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:

Martin Luther King Jr. Day
Monday, Jan. 20

Presidents Day
Monday, Feb. 17

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.

10 Things You Can Do to Avoid Fraud

Crooks use clever schemes to defraud millions of people every year. They often combine new technology with old tricks to get people to send money or give out personal information. Here are some practical tips to help you stay a step ahead.

- 1. Spot imposters.** Scammers often pretend to be someone you trust, like a government official, a family member, a charity or a company you do business with. Don't send money or give out personal information in response to an unexpected request - whether it comes as a text, a phone call or an email.
- 2. Do online searches.** Type a company or product name into your favorite search engine with words like "review," "complaint" or "scam." Or search for a phrase that describes your situation, like "IRS call." You can even search for phone numbers to see if other people have reported them as scams.
- 3. Don't believe your caller ID.** Technology makes it easy for scammers to fake caller ID information, so the name and number you see aren't always real. If someone calls asking for money or personal information, hang up. If you think the caller might be telling the truth, call back to a number you know is genuine.
- 4. Don't pay upfront for a promise.** Someone might ask you to pay in advance for things like debt relief, credit and loan offers, mortgage assistance or a job. They might even say you've won a prize, but first you must pay taxes or fees. If you do, they will probably take the money and disappear.
- 5. Consider how you pay.** Credit cards have significant fraud protection built in, but some payment methods don't. Wiring money through services like Western Union or MoneyGram is risky because it's nearly impossible to get your money back. That's also true for reloadable cards (like MoneyPak or Reloadit) and gift cards (like iTunes or Google Play). Government offices and honest companies won't require you to use these payment methods.
- 6. Talk to someone.** Before you give up your money or personal information, talk to someone you trust. Con artists want you to make decisions in a hurry. They might even threaten you. Slow down, check out the story, do an online search, consult an expert - or just tell a friend.
- 7. Hang up on robocalls.** If you answer the phone and hear a recorded sales pitch, hang up and report it to the FTC. These calls are illegal, and often the products are bogus. Don't press 1 to speak to a person or to be taken off the list. That could lead to more calls.
- 8. Be skeptical about free trial offers.** Some companies use free trials to sign you up for products and bill you every month until you cancel. Before you agree to a free trial, research the company and read the cancellation policy. And always review your monthly statements for charges you don't recognize.
- 9. Don't deposit a check and wire money back.** By law, financial institutions must make funds from deposited checks available within days, but uncovering a fake check can take weeks. If a check you deposit turns out to be a fake, you're responsible for repaying the credit union or bank.
- 10. Sign up for free scam alerts from the FTC at ftc.gov/scams.** Get the latest tips and advice about scams sent right to your inbox.

If you spot a scam, report it at FTC.gov/complaint. Your reports help the FTC and other law enforcement investigate scams and bring crooks to justice.

Source: Federal Trade Commission

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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