

pencil points



Drive your money further

Extend your auto loan term for six months without a rate increase*

Put your money in the driver's seat with our special auto loan offer:

Enjoy a free six-month loan term extension

when you finance a vehicle with us or transfer your auto loan from another lender!*

And our auto loans offer these benefits:

- Low-cost loan protection products
- No hidden fees or prepayment penalties
- Up to 100% financing

Drive your money further today! Visit our website or office to apply.

*Offer valid 1/2/24-3/29/24, and subject to change without notice. Member must have a qualifying bureau score minimum of 600 (if joint application, both scores must be 600+). Minimum term of 36 months and maximum term of 72 months (or 78 months with extended term). Contact AECU for complete details.



Announcing the Sue Vandeloecht Memorial Scholarship

At our annual meeting in May, Academic Employees Credit Union will award a scholarship to honor the late Sue Vandeloecht, a member of our board of directors and a retired Columbia Public Schools educator.



**Sue Vandeloecht
Memorial Scholarship**

Applicants must:

- Be a graduating high school senior, with plans to continue their education in the fall
- Have attended Smithton Middle School
- Submit an essay on the topic: An important moment in my education journey

Donations are still being collected, so we don't have the award amount yet, but we'll post it on the website and social media once we know more in January. Contact the credit union for complete details and an application today!

**Deadline:
March 15**

Help us prevent fraud & process your transactions quickly

Make sure your contact information is up to date

It's important that we have your current:

- ☒ Email address
- ☒ Mailing address
- ☒ Phone number

Having your correct contact information allows us to reach you quickly in the event we suspect fraud on your account. And, if you make a larger-than-normal purchase or buy something outside of your typical purchase area, we may restrict those purchases until we can verify it's you.

Contact us today to confirm your information!

Coming soon: View account statements in online account access

Our online account access service will soon offer access to your statements!
This is in addition to its current features:

- Transfer funds between accounts
- Check your balance
- Make loan payments
- And more!

Sign up for free online account access today to track your expenses wherever you are! Simply download the Online Account Access application, found on our website, on the Info Center page, in the Brochures & Applications section. You can also get the form the next time you're in our office. Once we have your completed and signed form, we'll set you up with a temporary password. It's quick and easy!



Notes and Info

Savings rates Effective Jan. 1, 2024
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	0.05%	0.05%
\$5,000 and up	0.05%	0.05%
Specialty Shares	0.05%	0.05%
Christmas Club	0.05%	0.05%

*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. 15
Presidents Day Monday, Feb. 19

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.



Make more possible

Reach your financial goals this year with our low balance transfer rate when you transfer balances from other credit cards to an AECU Visa® credit card!

*APR=Annual Percentage Rate. Balance transfers completed 2/15/24-5/15/24 will receive 3.99% APR for nine 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.

Protect yourself from debit card fraud Pay your bills online through AECU

If you pay your bills online with the billing company or use apps like Venmo, Cash App or Zelle, you may be opening your wallet to scammers.

Keep yourself safe with these precautionary measures:

- Don't give your account credentials to anyone who contacts you.
- Before you submit any payment, double-check the recipient's information to make sure you're sending money to the right person or company.
- If you get an unexpected request for money from someone you do recognize, speak with them to make sure the request really is from them, and not a hacker who got access to their account.

Through AECU's FREE online bill pay service, available through online account access, you can securely set up payments so you don't have to worry about scammers, being late or paying fees. If you don't have online account access, check out the article above for details on how to enroll!

Source: consumer.ftc.gov

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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