

pen cil points



Don't Start 2016 With A Financial Headache

Avoid The After-Holidays Slump With Our 12-12-12 Loan

Ever watched the ball drop in Times Square on New Year's Eve? Is that how you feel when the holiday bills start to arrive? (All that shopping was fun, but....)

Why not avoid the big mood drop with a holiday loan from AECU? Borrow as much as \$1,200 at 12.0% APR for up to 12 months!

Then go shopping for those gotta-have-them gifts, take a holiday vacation or prepare a grand holiday feast – all while avoiding high rates and fees. Shop with cash, and then in January, you'll have a single, manageable monthly payment. A sure cure for post-holiday blues!

Make January a little brighter this year. Call us at (573) 445-1845 to apply for your holiday loan today!

²Holiday loans are available 10/1/15 through 12/31/15. Member eligibility and creditworthiness may apply. Contact the credit union for complete loan details.



Give Yourself A Holiday Break From Loan Payments



Extra cash always comes in handy, and we know it's especially welcome during the always-busy holiday season. We also know just the way to make it happen! For a limited time, we are giving you the option to defer one month of your auto loan!¹ So take a break from payments, and hit the mall with some extra green!

This offer applies to members in good standing and will cover your scheduled December payment. So, if extra spending money sounds good this holiday season, visit our website or fill out the Skip-A-Pay form below and return it to us no later than October 30.

Simply fill out our Skip-A-Payment form and submit 10% of your loan payment, up to a maximum of \$50, for each Skip-A-Payment request. Please make your check payable to Academic Employees Credit Union, or indicate on the form that you'd like the amount deducted from your credit union checking or savings account.

Don't delay — sign up today and enjoy your extra cash!

¹The Skip-A-Payment program is available for auto loans only, and members must be in good standing with the credit union to qualify. If there is a record of late payments or other extension agreements in the past 12 months, the loan is ineligible. Loans with collateral protection insurance are also ineligible. Application must include joint borrower signature where applicable. See credit union for complete details.

Skip-A-Payment Form

- I choose to participate in AECU's Skip-A-Payment program by paying the fee described. I agree that signing below constitutes an extension of my loan agreement, if approved (NOTE: Application will be denied without co-maker signature.)
- Enclosed is a check for 10% of my monthly loan payment(s), maximum \$50 each request.
- Please deduct from my credit union savings account.
- Please deduct from my credit union checking account.

Account Number(s)/Loan Number(s)

Print Member Name

X

Member Signature

Print Co-Maker Name

X

Co-Maker Signature

Loan Extension Agreement: By signing, you agree your loan payment(s) for the month of December will be extended to the same date of the following month. Interest will still continue to accrue daily on the unpaid principal balance during the month of December 2015, which is skipped. The effect of skipping a payment will be to extend the original estimated maturity date that your loan was scheduled to be paid in full. The remaining terms of the loan documents shall remain unchanged.



On The Hunt For That Elusive Perfect Present?

We've Got It Right Here — Stop Hunting & Stop By!

You know the dilemma – you got the short straw in the family gift-giving, and now you're stuck. How can you find just the right thing for your cousin's brand-new wife, the one you met for five minutes at the wedding reception way back in June? No worries! Just pick up a Visa® gift card, and be confident that it will fit perfectly and she'll be delighted.

Visa gift cards are simple to give and fun to receive, so come in soon and pick up a few for friends and family.

And if you're looking for a way to take care of your holiday shopping, look no further than our MasterCard® credit card. You'll pay no annual fees, plus, you can enjoy convenient service in our branch, over the phone or online.

With our Platinum MasterCard, enjoy:

- Fixed rates as low as 7.90%*
- Reward points on all purchases to redeem for travel or merchandise
- E-statements and online card account access available through ezcinfo.com.

It's easy to apply! So get your wish list, your MasterCard, and let the holiday shopping begin!

*APR=Annual Percentage Rate. Rate is determined by member eligibility and creditworthiness, as well as other factors. See credit union for complete details.



Notes and Info

Rates Effective October 1, 2015:

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 www.academiccecu.com for rates on other term share certificates.

Holiday Closings

Our office will close to observe the following holidays:

Columbus Day	Monday, October 12
Thanksgiving	Thursday, November 26
	Friday, November 27
Christmas Eve	Thursday, December 24
Christmas Day	Friday, December 25
New Year's Day	Friday, January 1

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 and online with Internet Member Account Access!

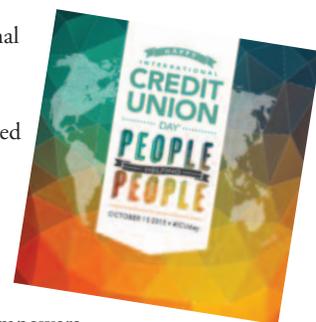
Celebrate International Credit Union Day!

On October 15, 2015, credit unions around the world will celebrate International Credit Union Day (ICU Day).

Since 1948, on the third Thursday of every October, credit unions have celebrated a simple but radical idea — that by working together, people can improve their financial well-being. "People helping people," this year's ICU Day theme, is the foundational philosophy of the credit union movement, going back to the very beginning. At its most basic level, a credit union is people pooling their money to provide each other with affordable loans — a credit union is literally people helping people. This is why we celebrate ICU Day at AECU. This simple idea empowers people, wherever they are in the world or life, to take control of their own financial future.

So when we wish you a happy ICU Day at Academic Employees Credit Union, know that we're thanking you for belonging to a movement that's helping your neighbors — and people around the world — grow and thrive and follow their dreams.

We encourage our members to celebrate credit unions with us by dropping from 10 a.m. to 3 p.m. for chili dogs, chips and drinks.



Holiday Shopping With No Worries

Important Tips To Protect You From Debit & Credit Card Theft

So fall is officially here, the holidays are not far behind, and that means holiday shopping. The holidays are prime season for card theft and financial scammers. It's always important to keep your financial information safe, but it's especially important to keep it safe during the holiday season. Here are some important tips to remember:

- Don't give your account number over the phone unless you've initiated the call.
- If you carry a debit card, never write your down your PIN or share it with anyone else.
- Draw a line through blank spaces on charge slips above the total to prevent any changes.
- Save receipts, and check them against your monthly statements. If anything looks odd, report it immediately.
- Make a list of card numbers, expiration dates and the toll-free numbers of your credit card companies. Keep this record in a safe place, separate from where you keep your cards. Use this information if you ever have to report your cards lost or stolen.
- Carry only the cards you need, especially when traveling.
- Never lend your card to anyone.

We do our part to protect your financial information. Our debit card processor monitors transactions for possible fraud 24/7. If there is a merchant breach, and we believe your card may have been compromised, you will be notified by mail of the steps we are taking to protect you and the credit union from any potential loss.

www.academiccecu.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.



Serving The Academic Community Since 1936



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