

# pencil points

News worth  
noting.

**Academic**  
EMPLOYEES CREDIT UNION

Serving The Academic Community Since 1936

Fall 2016

## What's Better Than A Partridge In A Pear Tree?



### The 12-12-12 Holiday Loan!

To recognize the 12 days of Christmas, AECU is once again offering this special loan. Borrow as much as \$1,200, and enjoy a maximum interest rate of 12.0% APR\* with a term of 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.

Call us at (573) 445-1845 to apply for your holiday loan or apply online at AcademicECU.com today!

\*APR=Annual Percentage Rate. Rates and terms are subject to change and are determined by creditworthiness, member eligibility and other loan factors. Maximum APR for promotional loan offer is 12.0%, minimum APR is 8.0%. \*\*Holiday loans are available 10/1/16 through 12/31/16. Contact the credit union for complete loan details.

## Let Us Help With Whatever Life Throws At You

The mortgage is due, the hot water heater breaks, the car needs new tires, and the tax man is at the door. And that's just Tuesday.

When life throws you curveballs and you need some cash, always check with AECU first. We offer great rates, a quick and easy loan application and exceptional service. Whatever the issue or goals, we can help you figure out a financial solution that will work for you.

As an AECU member, you are part owner, and we will always act in your best interest, providing you with all the available options.

Contact us today to learn more about our large range of loan products to help you with life's curveballs.



## We Have A Gift For You!

Hurry!  
Deadline  
Oct. 31

You bought video games for the kids, jewelry for Mom and power tools for Dad, but there isn't a gift on the list for you. That's why Academic Employees Credit Union is offering the chance to skip your December auto loan payment.\* We're giving you the gift of one less bill to pay and some extra seasonal spending money!

Simply fill out the form and include a check totaling 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.

**Applications are due to the credit union no later than  
Monday, Oct. 31, 2016, with no exceptions.**

We think this gift is the perfect fit for your holiday finances, and we wish all of our members a happy holiday season!

\*The 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

Member Signature

Print Co-Maker Name

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 continue to accrue daily on the unpaid principal balance during the month of December 2016, 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. Contact the credit union for complete details.

## Christmas Club Funds Now Available



Members with Christmas Club accounts had their funds rolled over to their AECU primary savings account on the first business day of October, which this year, was Monday, Oct. 3. If you don't have an AECU Christmas Club account, now is a great time to start saving for next year's holiday season!

### Notes and Info

#### Savings Rates

Effective Oct. 1, 2016

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](http://AcademicECU.com) for rates on other term share certificates.

#### Holiday Closings

Our office will close to observe the following holidays:

Columbus Day	Monday, Oct. 10
Thanksgiving	Thursday, Nov. 24
	Friday, Nov. 25
Christmas Eve (observed)	Friday, Dec. 23
Christmas Day (observed)	Monday, Dec. 26
New Year's Day (observed)	Monday, Jan. 2

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 Services!

## We Have Your Gift List Covered

### Visa® Gift Cards

It can be tough to find the perfect present for the hard-to-shop-for people on your gift list. That's why AECU offers an option that everyone will love: AECU Visa gift cards.

Our Visa gift cards are accepted at retailers and merchants worldwide, so your loved ones can shop at their favorite store or online outlet. Plus, you'll never have to worry about a gift receipt!

Stop by the credit union to purchase your Visa gift cards today. They're available in any denomination ranging from \$10 to \$500 for a fee of just \$3.75 each.

Visa gift cards make holiday shopping easy, so come in soon and pick up a few for friends and family.

### AECU MasterCard®

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% APR.\*
- Reward points on all purchases to redeem for travel or merchandise.
- E-statements and online account access available through EZCardInfo.com.

It's easy to apply! So get your shopping 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.

## Celebrate International Credit Union Day With AECU

Credit unions offer financial education, create opportunities for families, provide sound guidance and strengthen communities. We encourage and help our members to build a strong financial foundation. It's why more than 217 million people worldwide are credit union members, and it's what we'll celebrate on Thursday, Oct. 20, 2016.

Join us at the AECU office for International Credit Union Day, and enjoy time with your fellow members along with free chili dogs and refreshments. If you can't make it, take time to tell a coworker, neighbor or family member about your credit union experience. We thank you for being an AECU member!

We have \$10 gift passes for Hollywood Theaters. A movie is the perfect gift for teachers, babysitters, dog walkers or as stocking stuffers.



Your credit union, AECU, is insured by NCUA up to \$250,000.

## Attention AECU MasterCard Credit Cardholders

We will soon convert from MasterCard credit cards to Visa credit cards which will maintain the same low rates and great rewards program you have come to expect from AECU. Stay tuned ...

[AcademicECU.com](http://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.



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