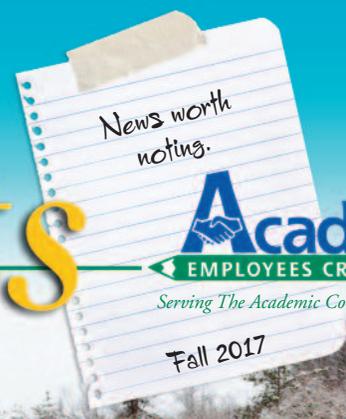


pencil points



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French hens aren't as affordable as they used to be. And, have you priced golden rings lately?! If you holiday shop with department store credit cards, that charge up to 25 percent interest, your January bill could drive you up a pear tree.

We have an alternative to expensive department store credit cards – our 12-12-12 loan. **You can borrow up to \$1,200 at fixed rates up to 12.0% APR for 12 months.**¹ You'll be able to shop with cash for gifts, a holiday feast, even pay for travel costs to visit friends and relatives. Your expenses will be spread out over the year, making your monthly payments much more affordable and saving you interest expenses.

Post-holiday credit card bills are for the birds. Take the leap to our 12-12-12 loan. Click, call, or stop by to apply today!

¹APR=Annual Percentage Rate. 12-12-12 loans are available 10/2/17 through 12/31/17. Member eligibility and creditworthiness may apply. Contact the credit union for complete loan details.

Christmas Club Funds Are Now Available

We have good news for members who planned and opened a Christmas Club account for the upcoming holiday season. Your funds were transferred to your primary savings account on Oct. 2, so you can take advantage of the early holiday sales.

Don't have a credit union Christmas Club account? Now is a great time to open one for next holiday season. Unlike some banks, there is no fee for opening the account, and your funds are automatically rolled over to your primary savings the first business day in October. Contact us for details.



Offer Expires Oct. 31!



Don't Dash Through The Snow ...



Skip Instead!

Money can be tight during the holiday season. In addition to typical holiday purchases, sometimes unexpected costs can pop up, forcing you to tighten the reins on your budget.

You can put a little extra jingle in your pocket this year by skipping your December credit union auto loan payment. Skip-A-Payment gives you the option to defer one month of your loan payment(s), giving you a little extra green this holiday season.² If you have multiple auto loans at the credit union, you have the option of deferring your December payment on each.

Signing up for Skip-A-Payment is easy. Just fill out the Skip-A-Payment form below, or visit our website, and **return the completed form to us by Oct. 31.** Submit 10 percent of your monthly 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), and you're set.

Enjoy a little jingle in your pocket all the way through the holiday season with Skip-A-Payment this December!

²The 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 2017, that 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.

Join Us For Lunch Oct. 19

Stop by the Academic Employees Credit Union on Thursday, Oct. 19, and help us celebrate International Credit Union Day.

From 10:30 a.m. to 2:30 p.m., we'll serve chili dogs, chips and soft drinks. If you can't make it, be sure to tell family members and coworkers.

International Credit Union Day is a day of appreciation for more than 220 million credit union members in 56 countries. This year's theme is "Dreams Thrive Here." Credit unions help people achieve their biggest goals in life, and we help our members chase and achieve their biggest dreams.



Join us Oct. 19, and thank you for being a member of your credit union!

Notes and Info

Savings Rates

Effective Sept. 29, 2017

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:

Columbus Day	Monday, Oct. 9
Thanksgiving	Thursday, Nov. 23
	Friday, Nov. 24
Christmas Eve	Friday, Dec. 22
Christmas Day	Monday, Dec. 25
New Year's Day	Monday, Jan. 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 Services!

Gift Yourself Our Visa® Platinum Credit Card

The first gift you give this holiday season should be for you ... the AECU Visa Platinum credit card. What's so special about the credit union card?

- Low, fixed rates as low as 7.9%³
- Reward points on all purchases to redeem for travel or merchandise
- Online account management

You can even use your AECU Visa Platinum card to pay off higher-interest credit cards from other lenders. You could save hundreds of dollars in interest costs and fees. Now that's a nice holiday gift!

Give yourself an early present this holiday season. Click, call, or stop by the office to apply for the AECU Visa Platinum credit card!



³APR=Annual Percentage Rate. Rate is determined by member eligibility and creditworthiness, as well as other factors. See credit union for complete details.

We Have A Holiday Gift That Fits Everyone

Let's face it, some people on your Christmas list are hard to shop for. What size do they wear? What style? Does he or she already have this item?



Example only, designs may vary.

We have a perfect solution that fits everyone, a credit union Visa gift card. The gift cards can be used to shop at the store or online. They're available in denominations ranging from \$10 to \$500. The fee is just \$3.75, regardless of denomination.

Stop by the credit union, and pick up your Visa gift cards before the holiday rush.

Top 10 Tips For Avoiding ID Theft

From Black Friday through January clearance sales, the holiday season is not only the peak season for retail sales, it's also the peak season for identity theft. According to WalletHub, Missouri is tied for first in the number of ID theft complaints per capita.

1. Regularly update your security software (antivirus, firewall and anti-malware) on your computers.
2. Be careful when entering contests to win cash, cars, tickets, etc. They can be a source of computer viruses. Also, remember that every contest site will use your personal information for marketing purposes, and will likely sell your personal information to third-party marketers.
3. Do not open emails and attachments from individuals or organizations you don't know and trust.
4. Use a credit card instead of a debit card or checking account, since credit card losses can be protected under the Fair Credit Billing Act. Also, look for icons such as a padlock or unbroken key at the top or bottom of your browser as a sign that encryption is used.
5. Always create complex passwords using a combination of mixed-case words, numbers, punctuation, symbols and letters, with a minimum of 10 characters. Ideally, you should change your passwords every 90 days and at a minimum two times a year. Also, use a different password for sensitive accounts, such as your financial accounts, than what you use for your social media account(s).
6. Learn how to identify phishing scams by paying close attention to emails from financial institutions, the IRS and retail marketing organizations asking for personal information. No credible company or government agency will ask for your personal information via email and/or phone calls.
7. Learn, understand, and use the privacy settings of the apps and social media sites that you use.
8. Purchase and use a shredder to destroy your documents containing personal information.
9. Review, update, and confirm the personal and professional information that you have on any social network. Do not communicate to the world where you are and when, as criminals want to know when you aren't home.
10. Be careful of wireless internet use, and make sure that the wireless network you're using is password protected. Be aware criminals can hack into wireless internet networks and view what you are viewing, such as financial account information.

Source: WalletHub & Identity Theft Resource Center

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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