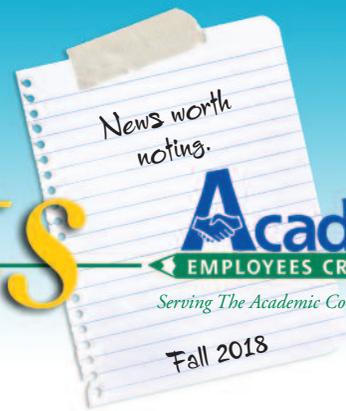


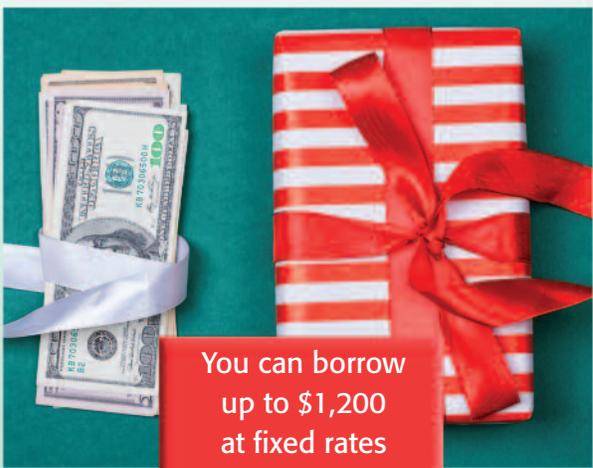
pen pencil points



Serving The Academic Community Since 1936

'Tis The Season For Giving & Spending

Do you find yourself strapped for cash during the holidays? Relax, and enjoy the holiday season with our **12-12-12 holiday loan** that will make this time of the year even more special and fun.



You can borrow
up to \$1,200
at fixed rates
up to 12.0% APR
for 12 months.*

Your expenses will be spread out over the year, making your monthly payments much more affordable and saving you interest expenses. Click, call, or stop by to apply today!

*APR=Annual Percentage Rate. 12-12-12 loans are available 10/1/18-12/31/18. Member eligibility and creditworthiness apply. Contact the credit union for complete details.

Christmas Club Accountholders: Happy Shopping!

If you've saved for the season with an Academic Employees Credit Union Christmas Club account, your funds were transferred into your primary savings account on Monday, Oct. 1 to help with seasonal expenses.

If you don't have a Christmas Club account, now is the perfect time to start saving for the 2019 Christmas season! Contact a member service representative to open one today.



Skip-A-Payment Is Back!

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.* 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!

**Offer
Expires
Oct. 31!**

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: Applications will be denied without a co-maker signature, if applicable.)*
- Enclosed is a check for 10 percent of my monthly loan payment(s), maximum \$50 per loan request.
- Please deduct my Skip-A-Payment fee from my AECU savings account.
- Please deduct my Skip-A-Payment fee from my AECU checking account.

Account Number/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 2018, 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.

*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.



Celebrate International Credit Union Day

Thursday, Oct. 18
10:30 a.m. to 2:30 p.m.
Credit union office

Mark your calendar, and stop by our office for a lunch on Thursday, Oct. 18 to help us celebrate International Credit Union Day. We're just one of more than 57,000 credit unions around the world that will commemorate International Credit Union Day's platinum anniversary.

We'll serve chili dogs, chips and soft drinks. If you can't make it, be sure to tell family members and coworkers!

Celebrate a worldwide movement that's made helping people its No. 1 priority. Whether it's saving for a home, purchasing a new car or paying for life's unexpected expenses, we continue to help our members achieve their platinum lining.

Notes and Info

Savings Rates

Effective Oct. 1, 2018

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. 8 |
| Thanksgiving | Thursday, Nov. 22 |
| | Friday, Nov. 23 |
| Christmas Eve | Monday, Dec. 24 |
| Christmas Day | Tuesday, Dec. 25 |
| New Year's Day | Tuesday, 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!

Refer Your Family Members & Co-Workers To The Credit Union!

As a member of Academic Employees Credit Union, you enjoy great rates, low or no fees and superior service. Why not share the benefits of membership with your loved ones and colleagues?

Who can become a member?

- Those working in or affiliated with education and education-related institutions in the following counties:
 - Boone
 - Cooper
 - Audrain
 - Howard
 - Callaway
 - Moniteau
 - Cole
 - Randolph
- Your family members



We have the perfect gifts for everyone on your holiday shopping list!

- Visa® gift cards are available in denominations from \$10 to \$500 for a \$3.75 fee.
- \$10 gift certificates to Regal Columbia Stadium 14 are great for movie buffs.

Stop by our office to complete your holiday shopping list today!



A Big Thanks To You!

Your Donations Helped More Than 800 Students

Our July school-supply drive benefitting the Voluntary Action Center's back-to-school health fair was a success, because of generous members like you. Your contributions went to kids and teens from low-income families to help them prepare for the school year.

Don't forget! Members can also visit Highway Alliance Credit Union in Jefferson City to make transactions – just as if you were at the Academic Employees Credit Union branch in Columbia. Visit AcademicECU.com for complete details.

Learn How To Manage Money Better As A Couple

Money is a leading cause of conflict in relationships, so learning to manage your finances as a team is crucial. Here are some tips to improve your financial habits:

- **Communicate:** Communication is key in any successful relationship, but it's vital when it comes to your finances. Be open with your partner about your financial history and your goals for the future. Discuss any major purchases in advance, particularly when they involve debt.
- **Keep an Open Mind:** Whether you keep your accounts separate or decide to combine your funds in a joint account, keep an open mind when it comes to budgeting and spending. What works for you may not work for your partner and vice versa. Stay open to trying things a different way so you can find something that works for you both.
- **Use Technology:** If paper and pen work for you both, great! If not, there are plenty of other tools you can take advantage of, many of which you can access right from your phone. Consider using a budgeting app or software that not only tracks purchases, but also helps you set and achieve financial goals.

When you work as a team, you'll find your financial goals are within reach!

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.



Serving The Academic Community Since 1936



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