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Local Service. Global Reach.



Help Us Celebrate the Credit Union Difference

Academic Employees Credit Union will join with 56,000 credit unions around the world to celebrate International Credit Union Day on Thursday, Oct. 17. We hope you'll stop by for refreshments!

There are 200+ million credit union members around the world – more than 100 million in the U.S. alone – and we're proud of our not-for-profit cooperative spirit that all credit unions share. It's led to life-changing opportunities for people who've wanted to start a small business, own a home or continue their education, but were denied access to other financial institutions.

At our most basic level, a credit union is people pooling their money to provide each other with affordable loans – it's literally people helping people. This is why Academic Employees Credit Union celebrates, because credit unions empower people, wherever they are in the world or life, to take control of their financial future.

Don't Dash Through the Snow



Skip Instead with Skip-a-Pay

Skip your December credit union auto loan payment with Skip-a-Payment, which gives you the option to defer one month of your loan payment(s), giving you a little extra cash 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 form below, or visit our website, and **return the completed form to us by Oct. 31**. Submit 10% 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.

Skip your way through the holiday season with Skip-a-Payment!

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% 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 December 2019, 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.

**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.*

Our 12-12-12 Holiday Loan Is Back

If you've been stressing about how to pay for the upcoming holiday season, Academic Employees Credit Union is here to ease your worries! With our 12-12-12 holiday loan, we can help you pay for travel, gifts and any need that arises.



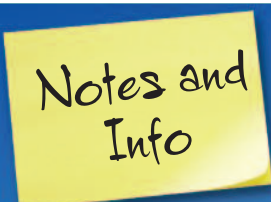
**Borrow up to \$1,200 for up to
12 months at fixed rates
of 12.0% APR or lower!***

By making fixed payments throughout the year, you'll have the loan paid off by this time next year! Contact us today to apply.

*APR=Annual Percentage Rate. 12-12-12 loans are available 10/1/19-12/31/19. Member eligibility and creditworthiness apply. Contact the credit union for complete details.

**Attention Christmas Club
accountholders:**

On Tuesday, Oct. 1,
your Club funds were
automatically transferred
into your savings account –
just in time for some early
holiday shopping!



Savings Rates

Effective Oct. 1, 2019

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. 14
Thanksgiving	Thursday, Nov. 28 Friday, Nov. 29
Christmas Eve	Tuesday, Dec. 24
Christmas Day	Wednesday, Dec. 25
New Year's Day	Wednesday, 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, or even with Internet Member Account Services.



**Visa® Gift Cards Are the
Perfect Gift That Always Fits**

If you're wracking your brain, trying to figure out what to get those on your Christmas shopping list, just stop by Academic Employees Credit Union! We offer Visa gift cards for just \$3.75 per card, and you can load any amount from \$10 to \$500.

From your hard-to-shop-for in-laws to your children's teachers, Visa gift cards are always the right size. Stop by our office today to get yours!

Avoid These Types of Holiday Scams

With the hustle and bustle of the holiday season, it's easy to get distracted and let your guard down against fraudsters. However, criminals use this to their advantage. It's important to identify and avoid these scams.

Identity theft

When shopping online, including booking your holiday travel plans, only shop over a secure internet connection. Avoid using 'free' Wi-Fi in restaurants, libraries, airports and hotels. When shopping in stores, many places ask for personal information for marketing purposes. Either politely decline giving this information, or have it ready on a card to hand to the cashier so that no one can overhear. Be sure to get the card back when he or she has finished.

Fake or used gift cards

Scammers copy gift card numbers and PINs, then check those numbers online. Once the card is purchased and activated, they use the information to make online purchases – rendering the card useless to the holder. Protect yourself by checking your gift cards for any tampering.

Charity scams

Only give to established charities you've personally vetted, or check CharityNavigator.org to verify a charity's legitimacy. Unless it's at the Salvation Army's well-known red kettle, never give cash donations without getting a receipt.



Bait and switch

As people shop for high-ticket items this time of year, peddlers and counterfeiters do a booming business. If it seems too good to be true, it probably is! No legitimate retailer will charge less than the competition for something everyone wants. Only purchase from sellers you trust.

Source: TakeChargeAmerica.org

AcademicECU.com • 2804 W. Ash St., Columbia, MO 65203



**Phone (573) 445-1845
Toll-free (888) 470-7770
Fax (573) 445-2068**

Lobby Hours
Monday, Tuesday, Wednesday, Friday: 9 a.m. – 5 p.m.
Thursday: 10 a.m. – 5 p.m.

**24 Hour VRU (Voice Response Unit)
1-888-BCTCU24 (1-888-228-2824)**

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.

