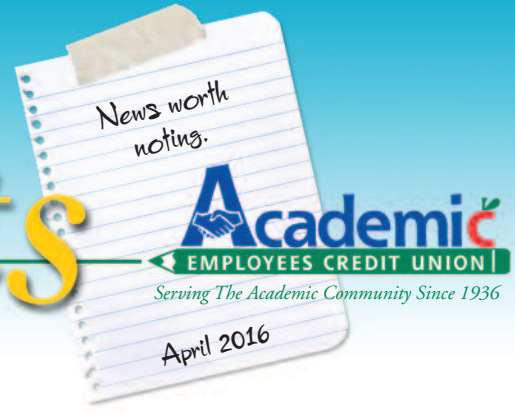


# pencil points



WE'RE TURNING

80!

*Join Us At Our Annual Meeting*

**May 6, 2016**

**Smithton Middle School**

**3600 W. Worley St., Columbia, MO 65203**

**5:30 p.m. Registration | 6 p.m. Dinner**

**7 p.m. Business meeting & prizes**

Join Academic Employees Credit Union members, guests, staff and volunteers for an old-fashioned birthday party at Smithton Middle School on Friday, May 6. You'll enjoy refreshments, socializing, prize giveaways and fun as we look back at the credit union's successes in 2015 and preview the things to come in 2016.\*

Tickets to the AECU annual meeting are \$3, and advanced reservations are required. Complete and return the reservation form with your payment by Friday, April 29. We look forward to seeing you there!

*\*Door prize tickets will be given to the primary account owners only. Joint owners or other guests in attendance are welcome, but are not eligible for prize drawings.*

Please complete this reservation form, and return it to the credit union office with your payment preference by Friday, April 29. Please note that reservations are nonrefundable.

### Annual Meeting Reservation

*(Please print)*

I will attend the Academic Employees Credit Union 80th annual meeting.

- Enclosed is my check for \$ \_\_\_\_\_ for \_\_\_\_\_ reservation(s).
- Please deduct \$ \_\_\_\_\_ for \_\_\_\_\_ reservation(s) from my share (savings) account.
- Please deduct \$ \_\_\_\_\_ for \_\_\_\_\_ reservation(s) from my share draft (checking) account.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Your Name

\_\_\_\_\_  
Your Member Number

List joint owner(s) or other guest(s) you have in your reservation total above:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Please deliver or mail to the credit union:  
Academic Employees Credit Union  
Attn: Annual Meeting  
2804 W. Ash St.  
Columbia, MO 65203

## Spread Love And Earn \$10!

If you love the friendly, personal and super-low-cost services we provide, chances are good that your coworkers and family will, too. Share the benefits of membership – personal service, helpful staff, low fees and all around awesomeness – with everyone you know. We have been around for 80 years, serving the mid-Missouri academic community, as well as our Columbia neighbors. Earn \$10 for each person you refer to Academic Employees CU, and they will also earn \$10.\*

Contact us at (573) 445-1845 for details or visit [AcademicECU.com](http://AcademicECU.com) to download a referral form.

\*Restrictions apply. Applicable to new accounts only. New member must open a checking account and keep it open for at least 30 days. \$10 earned will be deposited into each member's account once eligibility requirements are met. Contact credit union for complete details.



## We Have A New Check Provider

In an effort to save you money, we now use Legacy Member Services as our check provider. You can order checks on our website AcademicECU.com or by calling us at (573) 445-1845.

### Notes and Info

#### Savings Rates

Effective April 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 for rates on other term share certificates.

#### Holiday Closings

Our office will close to observe the following holidays:

Memorial Day	Monday, May 30
Independence Day	Monday, July 4

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!

## Introducing The EMV Chip

Recently, you have probably noticed information about EMV technology in debit and credit cards. EMV, which stands for Europay, MasterCard® and Visa®, is a global standard for cards equipped with computer chips and the technology used to authenticate transactions. The magnetic strip on your current card is encrypted and secure, but the embedded EMV microchip actually creates new digital information with every transaction processed at EMV terminals. The EMV chip prevents hackers from stealing and reusing your confidential information, which keeps fraud to a minimum.

In the future, we will add this technology to AECU's credit and debit cards, so keep watching our newsletter and website for more information and official dates.

Coming Soon

## Scottie Savers Are Credit Union Strong

Financial literacy is a crucial life skill for young people, but it's one that too few are learning. That's why Academic Employees Credit Union provides everything needed to help youth become financially fit.

To celebrate National Credit Union Youth Month™, we will show youth up to age 12 how to get Credit Union Strong™ and pump up their savings at AECU through the Scottie Savers Club. There's no minimum

balance requirement to earn dividends, and savers earn "Scottie Bucks" with each \$10 deposit. Stop by the AECU office, and discover the difference!



Credit Union STRONG  
MEMBERSHIP. CREDIT UNION. YOUTH MONTH.

## Let Us Help You Shake Off Your Cabin Fever

Amusement parks are now open for the season! The friendly tellers at AECU have discount tickets to Worlds of Fun and Six Flags, so stop by and see us to get your tickets. We will also publish a discount code for the Schlitterbahn Waterpark on our website and in the newsletter. Have fun, and save money!



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

**Academic**  
EMPLOYEES CREDIT UNION

Serving The Academic Community Since 1936

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.



Federally Insured By NCUA