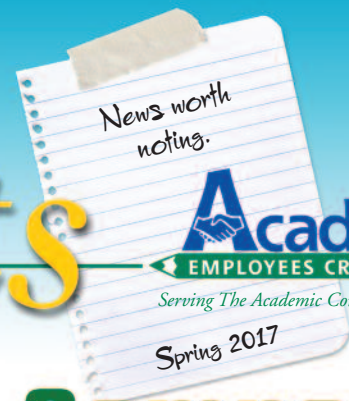


# pen cil points



Serving The Academic Community Since 1936

## Attention All Happy Campers



*81<sup>st</sup> Annual Meeting*

*May 5, 2017*

*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\**

Camp out with Academic Employees Credit Union members, guests, staff and volunteers for our 81<sup>st</sup> annual meeting at Smithton Middle School on Friday, May 5. You'll enjoy refreshments, socializing, prize giveaways\* and fun as we look back at the credit union's successes in 2016 and preview the great things to come in 2017.

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 28. 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 28. Please note that reservations are nonrefundable.

### Annual Meeting Reservation

*(Please print)*

I will attend the Academic Employees Credit Union 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

## Get Paid When You Spend

*Now through May 31, 2017, AECU is partnering with Visa® to provide our members with 1% cash back on balance transfers! You'll have one, convenient monthly payment and save money.*

With the AECU Visa credit card, you will also get:

- No monthly or annual fee.
- 25-day grace period on purchases.
- Low, fixed rates ranging from 7.90% to 12.90% APR.\*
- Online account access.

If you don't have an AECU Visa credit card, contact us today at (573) 445-1845 or AcademicECU.com to apply and start earning money to put back in your pocket.

\*APR=Annual Percentage Rate, subject to change. Loan eligibility based on creditworthiness and other factors. Contact the credit union for complete details.

1%  
Cash Back  
Through  
May 31





# Need A Loan?

## We've Got You Covered

Come to us first when you need a loan. Tell us what you need – bill consolidation, a new car, tuition, surgery, home remodel or anything else – and we will do the work for you, giving you personalized options.

We will take the time to answer your questions and help you decide which option is best for you. We will never waste your time pushing you into a loan that doesn't work for you.

Getting an AECU loan to meet your needs is easy. You can start the process right now by calling us at (573) 445-1845, or visit our website, AcademicECU.com, and click on the loans tab to explore your options.

### Notes and Info

#### Savings Rates

Effective April 1, 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:

Memorial Day	Monday, May 29
Independence Day	Tuesday, 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!

## Teach Your Little Owls To Fly With Money Talks

What kind of savers are your children? Do they save happily, or with a scowl? To find out, have a chat with your kids this April during National Credit Union Youth Month.

Give a Hoot About Saving™



**Ask questions.** If you're going out to eat, talk about the price difference among the options, and ask them which they would choose. If they choose the expensive meal, talk through what you might have to give up later in the week.

**Make them part of your budgeting.** If you're doing any kind of financial planning for the year, solicit input from your kids. Enlist them in your saving goals – no one watches you more closely than your kids, so they're natural accountability partners! If you're uncomfortable revealing too much of your financial picture, you can keep the discussions high level, but involving them makes money less abstract.

**Open a youth savings account at Academic Employees Credit Union.** This is the best way to help them to learn to save for what they find meaningful in life.

By helping your kids give a hoot about saving now, you'll help them soar when they're older.

## A Checkup For Your Financial Health

Credit reports contain information about your bill payment history, loans, current debt and other financial information. They help lenders decide whether or not to extend you credit or approve a loan, and determine what interest rate they will charge you.

**It's important to check your credit report regularly to ensure that your personal information and financial accounts are being accurately reported and that no fraudulent accounts have been opened in your name.**

You are entitled to a free credit report from each of the three credit reporting agencies (Equifax, Experian and TransUnion) once every 12 months. You can request all three reports at once, or space them out throughout the year.

**Request your free credit report online:** Visit AnnualCreditReport.com. This website is the only one that is government authorized to provide you with free copies of your credit report.

Source: [USA.gov/credit-reports](http://USA.gov/credit-reports)

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



Serving The Academic Community Since 1936

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.

#### 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.

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



Federally Insured By NCUA