

# pencil points



## MAY THE FOURTH BE WITH YOU

### JOIN US AT THE 82<sup>ND</sup> ANNUAL MEETING

**Friday, May 4**  
**5:30 p.m. Registration | 6 p.m. Dinner**  
**7 p.m. Business meeting & prizes\***

**Smithton Middle School**  
3600 W. Worley St., Columbia, MO 65203

A few weeks from now in a galaxy closer than you'd think, we'll gather with members, guests, staff and volunteers to celebrate another year of using the financial force for the good of our members.

You're invited to join us for refreshments, socializing, prize giveaways\* and fun as we review the highlights and challenges of the past year, and plan for the credit union's success in 2018. Tickets cost just \$3, and reservations are required. Complete and return the reservation form with your payment by Friday, April 27.

\*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.

#### ANNUAL MEETING RESERVATION FORM

Please complete and return this form to the credit union office with your payment preference by Friday, April 27. Reservations are nonrefundable.

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.

*(Please print)*

\_\_\_\_\_  
Your name

\_\_\_\_\_  
Your member number

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

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

X  
Signature

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

## Go Further.

When you get your **auto loan** from Academic Employees Credit Union, you get a lot more than a car.

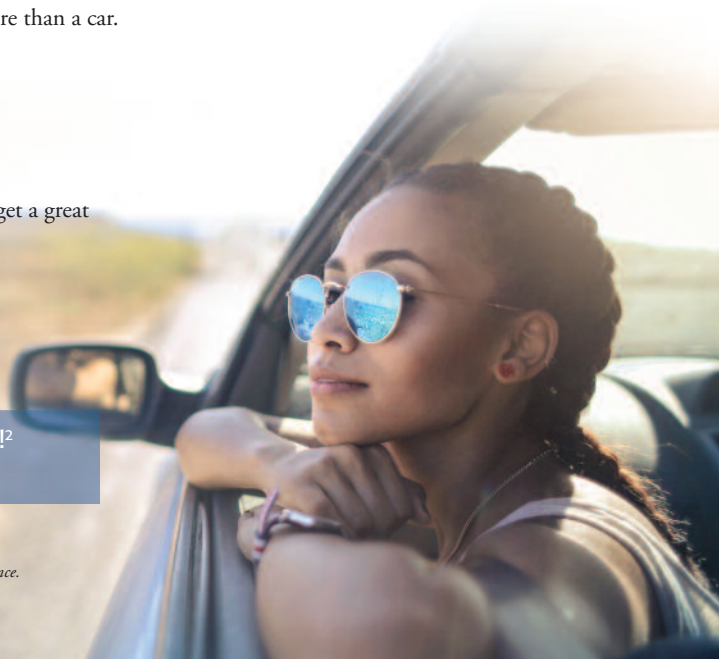
- Refinanced loans enjoy reduced monthly payments.
- Preapproved loans give you greater negotiating power.
- Auto loan rates start at 2.45% APR<sup>1</sup>

Plus, the credit union will loan you up to 100% of the vehicle's NADA value. So, if you get a great price at the dealer, you could even borrow more to cover sales tax or registration.

With a vehicle loan from AECU, your money goes further. Visit our website to apply online, or stop by our office to learn more today!

Starting June 1, make no payments for 90 days with an approved auto loan!<sup>2</sup>  
Get preapproved, so you can start shopping on June 1.

<sup>1</sup>APR=Annual Percentage Rate. Rates and terms are subject to change and based on member creditworthiness and other factors.  
<sup>2</sup>Offer valid 6/1/18-8/31/18. Interest will continue to accrue during deferral period. Current AECU loans are ineligible for refinance. Contact AECU for complete details.





## Let Us Help



We all have things we need ... and things we want. The good news is that Academic Employees Credit Union is here to help with both!

Whether you're planning a much-needed getaway, a home renovation, want to take on a new project or just consolidate bills, our loan professionals will work with you to provide personalized options. Our friendly, local staff takes the time to answer your questions, evaluate your finances, work with you and deliver the financial flexibility you need. Plus, we'll never push you into a loan you don't need or payments you can't afford.

There's no charge to apply for a loan, and we're here to walk you through every step of the process. Call (573) 445-1845 to get started today!

## We've Got Saving Down To A Science!

Scientific studies have shown that humans are hard-wired to want instant gratification over delayed rewards. When it comes to money, that means an impulse buy is far more exciting than investment options. However, the same studies show that visualizing a goal and setting smart financial habits can help young people learn the science of saving.

Get your children into the savings habit by having them cut out pictures of something they'd like to have someday and posting the images where they'll see them often. Then encourage them to use a **Scottie Savers Club account** to make deposits, earn interest and save for their goals. We're here to help your children get a smart financial start – during National Credit Union Youth Month and beyond!



Celebrate  
National Credit  
Union Youth  
Month

## Secret Accounts Are A Scam

Recently, the Federal Reserve Bank received several unauthorized transactions in which consumers tried to use the Fed's routing number with their Social Security number to pay personal bills. While a lifestyle blogger claimed that this tactic could tap into "secret" funds tied to individuals' Social Security numbers, it is a scam. Attempting this type of transaction could result in rejected payments, unpaid bills, late fees, penalties or even prosecution for fraud.

"Any video, text, email, phone call, flyer or website that describes how to pay bills using a Federal Reserve Bank routing number or using an account at the Federal Reserve Bank is a scam," the Fed warns in an official statement.

Consumers should always be vigilant about financial matters and safeguard their Social Security number. Only use your personal accounts

to pay bills or make purchases, and use account and routing numbers that you can confirm with your financial institution.

If you are presented with a financial opportunity that seems too good to be true, reach out to Academic Employees Credit Union or visit trusted watchdog websites to double-check the offer details. The following websites provide valuable resources for avoiding fraud and keeping your funds safe:

- Federal Bureau of Investigation: [FBI.gov/scams-and-safety](http://FBI.gov/scams-and-safety)
- Federal Trade Commission: [Consumer.FTC.gov/scam-alerts](http://Consumer.FTC.gov/scam-alerts)
- United States Government: [USA.gov/common-scams-frauds](http://USA.gov/common-scams-frauds)

### Notes and Info

#### Savings Rates

Effective April 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](http://AcademicECU.com) for rates on other term share certificates.

#### Holiday Closings

Our office will close to observe the following holidays:

Memorial Day  
Monday, May 28  
Independence Day  
Wednesday, 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!

## Get Your Park Passes Here!

Before you head out to the theme parks this summer, stop by Academic Employees Credit Union. We have discounted tickets to Six Flags St. Louis and Schlitterbahn Waterpark, and can help you have a good time for less!

Six Flags St. Louis	Gate Price	AECU Price	Savings
One-Day Admission (ages 3+)	\$73.01	\$43	\$30.01
Season Pass (ages 3+)	\$83.91	\$69	\$14.91

Schlitterbahn Waterpark	Gate Price
One-Day Admission (ages 3+)	\$44.99
Season Pass (ages 3+)	\$134.99

Contact us to  
get the online  
discount code!



[AcademicECU.com](http://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.



Federally Insured  
By NCUA