

# pencil points



## Carry a Better Card

When it comes to credit cards, you have plenty of options – and plenty of special offers. But which features and benefits are the most important when you're choosing a card? All of them.

### Low Interest Rate

Our Platinum Visa® credit card offers a fixed rate as low as 7.90% APR.\* Not for a limited time. All the time.

### Low Card Costs

We don't charge you annual fees or balance transfer fees. Ever.

### Great Rewards

You'll earn reward points toward travel and merchandise with every Platinum Visa credit card purchase.

### Helpful Service

We offer live, in-person, in-your-town service from capable, friendly people you know. What other credit card company offers that?

What do we think is most important when it comes to our credit cards? The people who carry them. Contact us to apply for your AECU credit card today.

\*APR=Annual Percentage Rate. Actual rate is determined by member eligibility and creditworthiness, as well as other factors. See credit union for complete details.



*Oink, Cluck, Baaa & Moo*

## We Want to Celebrate with You!

*Join Us at the 83rd Annual Meeting*

Friday, May 3  
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\*

Academic Employees Credit Union is breaking out our barnyard best for our annual meeting, and you're invited. Flock with your fellow members, guests, staff and volunteers for a fun fried chicken dinner, and you could go home a winner!\*

Tickets cost just \$3, and reservations are required. Complete and return the reservation form with your payment by Friday, April 26.

\*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.



## Take the Summer Off

No Payments for 90 Days!

Get the vehicle you want and enjoy a carefree, payment-free summer with an auto loan from Academic Employees Credit Union!

Open a new auto loan or transfer your existing auto loan from another lender between June 3 and Aug. 30. You'll enjoy 90 days with no payments<sup>1</sup> and added benefits like these:

- Pay no application fee, and get a fast decision.
- Borrow up to 100% of the vehicle value.
- Refinance an existing auto loan to lower your monthly payment.
- Enjoy terms up to 72 months.

**Plus, if you close your loan in June, you could get a 0.25% discount on your rate!<sup>2</sup>**

Call (573) 445-1845 or stop by our local office to learn more and apply today!

<sup>1</sup>Offer valid 6/3/19 – 8/30/19. Interest will accrue for the first 90 days without payment. <sup>2</sup>90-day, no-payment offer only available on new loans to AECU. <sup>3</sup>Rates vary based on loan term, collateral and creditworthiness, and are subject to change. Actual rate dependent upon member eligibility and creditworthiness. See credit union for complete details on all offers.

### ANNUAL MEETING RESERVATION FORM

Please complete this reservation form, and return it to the credit union office with your payment preference by Friday, April 26. Please note that 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)

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

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

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

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

\_\_\_\_\_  
Signature



## Have Fun & Help Others

You can hit the theme parks and give to children in need this summer, with help from Academic Employees Credit Union. We're offering discounted tickets to Six Flags St. Louis, and a portion of ticket sales will be donated to Children's Miracle Network.

	Gate Price	AECU Price
<b>One-Day Admission</b> (ages 3+)	\$75.54	\$45 <b>Savings \$30.54</b>
<b>Season Pass</b> (ages 3+)	\$76.63	\$69 <b>Savings \$7.63</b>

Stop by our office to pick up your theme park tickets today!

### Notes and Info

#### Savings Rates

Effective Apr. 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:

Memorial Day	Monday, May 27
Independence Day	Thursday, 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, or with Internet Member Account Services!

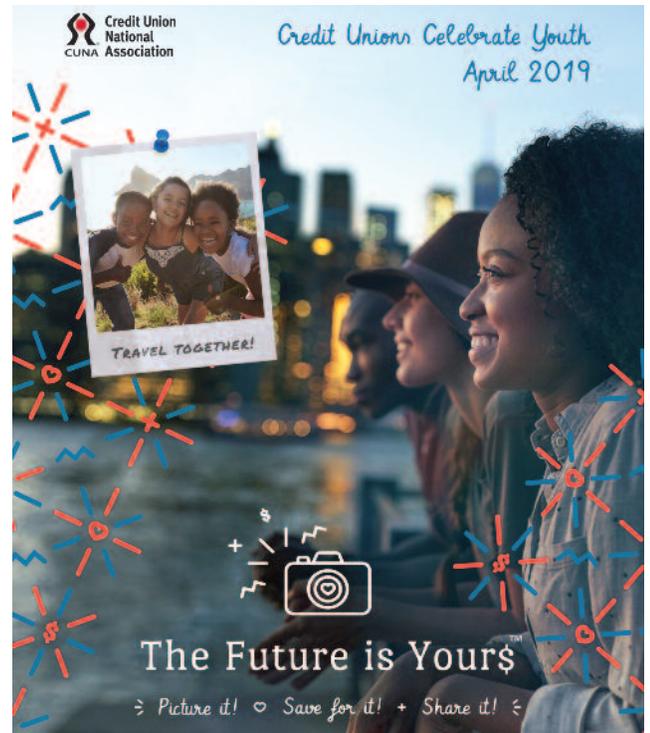
# Celebrate National Credit Union Youth Month

*Open an AECU Account for Your Child*

This April, we're inviting our young members to share their vision for a strong financial future. By writing down their dreams, creating vision boards, encouraging each other and taking steps to save with Academic Employees Credit Union, young people can set their minds on success!

Celebrate National Credit Union Youth Month with us by opening an AECU savings account for your children or grandchildren. There's no minimum balance on accounts for members ages 12 and younger, and they'll enjoy dividends along with personal attention.

You'll show the young people in your life how to save with AECU, and help them enjoy the future they've been picturing!



## Saving from the Start

### Teaching Your Kids to Take Interest in Savings

Saving money is key to responsible financial management, but it's not a skill that comes easily. That's why making saving a regular part of your child's routine is important. But where do you start?

A good first step is to **establish an allowance**.

A recent survey revealed that 68 percent of parents paid their children an allowance based on chores. This teaches children the value of hard work and gives them practical experience with having – and managing – their own money.

Next, work with your kids to **set financial goals**.

Talk with your children about what they want, then show them how to budget, save and make the purchase themselves. For older children, consider discussing interest rates or offering to match a percentage of their savings (like an employer might match your 401k contributions).



As children grow, **show them real-world examples**.

In a recent T. Rowe Price survey, 44 percent of parents said they'd never shown their kids financial statements or talked with them about long-term investing or market volatility. Don't make this mistake. Create an ongoing dialogue where you can review your family budget and statements, follow stock prices together, make investment plans or meet with financial experts.

Make saving a part of your family's regular practices and discussions. If you keep the conversation going, you'll give your children the practical experience and personal guidance they need.

**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