

# pencil points



Sky Poindexter, President, AECU

## A Letter From The President If You Want The Best From Your Credit Union, Invest In Your Credit Union

Like every credit union, Academic Employees Credit Union was founded nearly 80 years ago by motivated people who wanted an honest alternative to banks famous for their serve-the-stockholders-first policies. Our members are our owners, so you come first in all things.

Created to serve all who are affiliated with educational institutions in an eight-county area, AECU offers you competitive rates on loans and savings, personalized service based on a common bond, and so many additional services – such as online banking – at no additional charge, or at a nominal fee just to cover expenses.

Our cooperative nature means that we depend on you just as much as you depend on us. The more you refer AECU to your family and co-workers, turn to us first for all your borrowing and saving needs and take advantage of all our services, the more we CAN serve you. Our resources are your resources, and the more we have, the more we can give back.

Credit unions have followed a “people helping people” philosophy for more than 100 years, and your fellow members are depending on you. Could you save a quarter percent by financing at a dealership? Maybe – but what does it really cost? Are you willing to pay extra fees or give up pre-payment autonomy? Come see us if you’d like to explore just how your credit union makes a difference.

Stick with us, we’ll stick with you, and we’ll all enjoy the dividends of membership

## MAKE A DECLARATION OF INDEPENDENCE!



### With An Auto Loan From AECU

No  
Payments  
For  
Three  
Months!

Put yourself behind the wheel of a new (or new-to-you) vehicle and enjoy real freedom! Freedom from writing checks, freedom from due dates, and freedom to spend extra cash on summer fun. Declare your independence from high interest and enjoy no payments for 90 days with a vehicle loan from Academic Employees Credit Union.\*

**Open a new vehicle loan or transfer your current loan from another lender, and you’ll enjoy three months before your first payment!\***

As a credit union member, you’ve earned the right to great savings, great rates and no payments. Our simple application process features:

- Fixed, low interest rates
- No application fees, services charges or hidden costs
- Up to 100% financing
- Flexible terms up to 72 months

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

\*Offer valid through August 31, 2015, and is subject to member eligibility and creditworthiness. Approved members may defer loan payments for 90 days after loan signing. Interest will accrue during deferral period. Current AECU loans ineligible for refinance. Contact the credit union for complete details.

## Just Because It’s Summer Time... Your House Never Takes A Vacation, So Make It Work For You

Use your house to give yourself a vacation or harness the power of your home’s equity to give it an update, clear out some debt or pay for that upcoming school year. Your home can be working for you even when you take time off, and with a home equity loan from AECU, you’ll enjoy:

- Credit limits up to 90% of your home’s available equity
- Potential tax advantages, since the interest you pay could be deductible (consult your tax advisor for complete details)
- Online account access and loan management, making it easier to disburse the funds.

Even if you already have a home equity loan with another lender, you could transfer to AECU and save! Visit [www.academicccu.com](http://www.academicccu.com) to learn more about our home equity options or start your application today!

**All The Cool Kids Carry An AECU MasterCard®.  
With Rates Starting At 7.9% APR\* You’ll Want  
To Be Cool, Too!**

\*APR = Annual Percentage Rate. Actual card rate based on member eligibility and credit worthiness. Contact the credit union for complete details.

## Be Safe While You Save, With E-Statements

We've been telling you all along that e-statements are actually more secure than paper statements (encrypted, password-protected and don't "get lost" in the mail), but did you know that they also save you time and money?

When AECU members like you enroll in e-statements, you will:

- Save time by receiving e-statements sooner than mailed statements, right at the very beginning of the month.
- Save money and space by saving the electronic files and printing statements only as needed. No physical storage or additional copies required.
- Save money for yourself and your fellow members. When we save on printing and postage, you benefit from lower loan rates and lower all-around credit union costs.

Signing up is easy – just contact us during business hours and we'll set you right up. We're proud to give you choices in how you manage your accounts, and we know you'll appreciate the ease and convenience of e-statements.

### Notes and Info

#### Rates Effective July 1, 2015:

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 [www.academicecu.com](http://www.academicecu.com) for rates on other term share certificates.

#### Holiday Closings

Our office will close in observance of the following holidays:

**Labor Day** September 7  
**Columbus Day** October 12

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!



You'll have an even better time at Worlds of Fun/Oceans of Fun this summer if you purchase e-tickets online and use your Academic Employees Credit Union discount. To redeem this special offer, visit the Worlds of Fun website and enter promo code **academicECU15**. Online ticket prices are \$38.99 + tax.

You can also purchase Worlds of Fun tickets in our office at just \$41.07 (including tax). Discounts make the fun even better!

#### Speaking Of Summer Discounts

The friendly tellers at AECU also have discount tickets to Six Flags and Schlitterbahn Waterpark. Stop by our office before you go anywhere else!

## School Sales Tax Is Taking A Holiday, Aug. 7-9

Beginning at 12:01 a.m. on the first Friday in August and ending at midnight on the following Sunday, purchases of clothing, school supplies, computers, and certain other items defined by the statute are exempt from sales tax for this time period only. For complete details, visit [www.dor.mo.gov](http://www.dor.mo.gov) and search for "back to school."



## Keep Your Passwords Safe With Five Simple Rules

*Passwords Protect Your Privacy; Unfortunately, They Can Also Be Cracked.*

- 1. Keep your passwords private.**  
Never share your passwords – not even with your closest friends. Even if the people you trust don't deliberately misuse your passwords, they might write them some place that's not safe, or accidentally reveal them.
- 2. Use different passwords, everywhere.**  
Just like you don't use a single key to open your car, house and safe deposit box, you shouldn't use the same password for different accounts. If your email password gets cracked, and you've used the same password for your online banking account and credit card, then you'll have a very big problem on your hands.
- 3. The longer, the better.**  
Long passwords are better than short ones. Passwords that contain a variety of lower-case letters, upper-case letters, symbols and numbers are best. Passphrases (passwords based on a unique phrase known only to you) are ideal.
- 4. Be unique.**  
The world's most popular passwords include "qwerty," "12345678" and "password." Avoid these passwords, and others like them, at all costs. Passwords based on keyboard patterns, numerical sequences or dictionary words are weak and easy to crack.
- 5. Don't enter passwords on public computers.**  
Public computers may be infected with malware that copies passwords or logs keystrokes. If you're in public, surf the Internet using your own device and use an app that safeguards you on public Wi-Fi.

[www.academicecu.com](http://www.academicecu.com) • 2804 W. Ash St., Columbia, MO 65203

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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.



Serving The Academic Community Since 1936



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