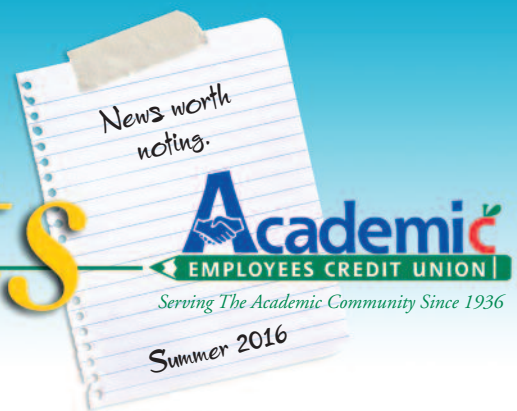


pencil points



Sky Poindexter, President, AECU

A Letter From The President

This Credit Union Is Special.

We have survived for 80 years and maintained a level of personal service that is rarely seen in business today, much less in a financial institution.

This credit union is special, because we serve amazing members. We have world travelers, scholars, Olympians, community activists, refugees, farmers and caretakers among us. Each member has his or her own unique and wonderful story.

This credit union is special, because of our community. We serve a slice of the community who educate young people. At times, our lobby becomes a place where old friends and colleagues happily bump into each other and catch up on life. It is a happy sound.

This credit union is special, because we care about each other. Our members get to know the employees who help them, and we get to know you. We love hearing about your lives. Thank you for letting us in.

It is important that we, as member/owners, continue to care for and preserve our credit union. It's important to invest in your credit union. Use our services and get your loans through us! That's how your credit union makes money, and we use that profit to benefit you by adding services and products for free or for less than you can get them elsewhere.

That's how a credit union is supposed to work: A financial cooperative that operates for the good of its members. Tell your coworkers and family members about us. We need to make sure that there is a place where academic employees can go to be treated like they deserve to be treated. We are a place that's just for you.

Congratulations to our credit union for 80 years! We hope to serve you for at least 80 more.

You'll Feel Like A Kid Again With No Car Payments For 90 Days!*



Remember when you had no bills to pay, and you lived life on easy street? You can have that feeling again – for 90 days, anyway.

Looking for a new car or looking to refinance your current car loan? **Now through Aug. 31, close your loan with Academic Employees Credit Union, and you can skip your payments for 90 days.*** That's three months without a car payment!

Think of how many gummy worms and matchbox cars you can buy. Kidding! We know you're a grown-up now, so take advantage of this great deal! Call, click or stop by today to apply for a loan.

*Interest will continue to accrue during deferral period. **APR=Annual Percentage Rate. Rates and terms are subject to change and are determined by credit worthiness, member eligibility and other loan factors. Contact credit union for complete details.

Your Dream Vacation Is Closer Than You Think

Rates
As Low As
10.00% APR*

Whether sandy beaches or snowy mountains are your thing, AECU can help you fund your next vacation. Even if you don't have available collateral, qualified members can still secure a loan with just a signature.

- Enjoy low interest rates and affordable payments.
- Repay your loan with flexible terms up to 36 months.
- Receive attentive, friendly service from the credit union staff you know.

Come see us today to apply for your loan, and stop dreaming about your next vacation!

*APR=Annual Percentage Rate. Rates and terms are subject to change and are determined by credit worthiness, member eligibility and other loan factors. Contact the credit union for complete details.



80



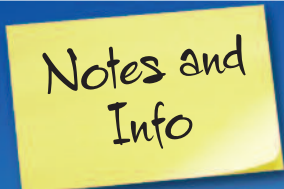
Take A Vacation From Sales Tax

Missouri's three-day tax holiday runs from Friday, Aug. 5 through Sunday, Aug. 7. Certain back-to-school

purchases – such as clothing, school supplies, computers and other items – are exempt from sales tax during this time.

Visit the Missouri Department of Revenue's website at dor.mo.gov and search for "school tax holiday" for full details and a list of cities and counties not participating.

If you need help paying for this year's back-to-school purchases, we have many loan options to meet your needs. Call, click or stop by today!



Savings Rates

Effective June 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

Independence Day	Monday, July 4
Labor Day	Monday, Sept. 5
Columbus Day	Monday, Oct. 10

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!

A Good Time Was Had By All

Thank you to all of our members who attended our 2016 annual meeting. We celebrated our 80th year with good food, good friends and good prizes! Be sure to check the 2017 spring newsletter for our call to the next annual meeting.

Each annual meeting of shareholders is an important function to the operations of the credit union. As owners, you have a say in our direction and leadership. Although we have fun and spend time appreciating our fellowship, we also take care of some business. Credit union numbers are presented to our member/owners, and officials are elected. Make plans to attend next year. We would love to see you there!

Responding When Your Identity Is Stolen



What To Do Right Away

- 1 Call the companies where you know fraud occurred.**
Talk to the fraud department, and explain that someone stole your identity. Ask to close or freeze the accounts so no new charges can be added. Change logins and passwords for your accounts.
- 2 Place a fraud alert, and get your credit reports.**
Contact the credit reporting agencies and request that a fraud alert be placed. Also, request a free credit report to review, and have the agency remove fraudulent information.
 - Equifax (800) 525 6285
 - Experian (888) 397 3742
 - TransUnion (800) 680 7289
- 3 Report identity theft to the Federal Trade Commission.**
Visit IdentityTheft.gov, which will help you create a personal recovery plan that includes an Identity Theft Affidavit. You will need this document to file a police report.
- 4 File a police report.**
Go to your local police office with: a copy of your FTC Identity Theft Affidavit, a government-issued ID with a photo, proof of your address and any proof you have of the theft. The combination of the police report and Identity Theft Affidavit proves to businesses that someone stole your identity.

Summertime, Summertime, Sum-Sum-Summertime!

Amusement parks are open for the season! Visit AcademicECU.com for discount codes to Worlds of Fun, Six Flags and Schlitterbahn Waterpark. We also have Six Flags tickets available for purchase at our office. Have fun, and save money!

IMPORTANT REMINDER

All AECU debit and credit cards are monitored 24/7 for your protection. Our fraud department will contact you if there is suspicious activity on your account, like charges made in another country. To avoid having your cards declined while you are out of town, please let us know when you are traveling.

The fraud department will need to confirm your identity before discussing your account, but staff will never ask for your full credit card number or Social Security number.

If you ever receive an unsolicited call where someone is asking for your full credit card or Social Security number, it is a scam. Do not share this information, and hang up.

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