

# pencil points



## Go Further.

### Make No Vehicle Loan Payments For 90 Days!<sup>1</sup>

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

#### Make no payments for 90 days with an approved auto loan!<sup>1</sup>

You'll also enjoy these benefits:

- Refinanced loans enjoy reduced monthly payments.
- Preapproved loans give you greater negotiating power.
- Auto loan rates start at 2.45% APR<sup>2</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!

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



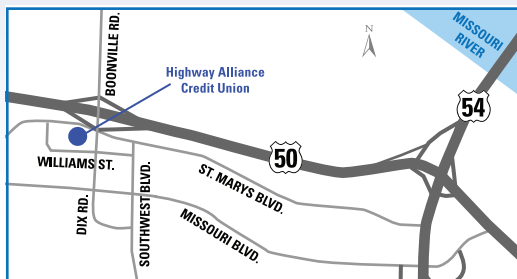
## We've Added A New Location In Jefferson City!

### Through A Shared Branching Partnership With Highway Alliance Credit Union

2010 William St.

Jefferson City, MO 65109

Monday - Friday: 8 a.m. to 4:30 p.m.



Academic Employees Credit Union and Highway Alliance Credit Union members can now visit either branch to receive credit union service!

You can make a variety of transactions, such as:

- Deposits
- Withdrawals
- Loan payments (credit card payments ineligible)
- Account transfers

When using the Highway Alliance Credit Union branch, please bring your Academic Employees Credit Union account number and a valid, government-issued photo identification, such as your driver's license or passport.

We hope you enjoy this free credit union service! Please contact us with any questions.

## Donate To Our School Supply Drive

### Benefitting The Voluntary Action Center

Academic Employees Credit Union will hold a school-supply drive in July to benefit the Voluntary Action Center's back-to-school health fair on Saturday, July 28. This fair is held every summer and helps elementary through high school students from low-income families prepare for the upcoming school year with free vision, hearing and dental screenings, as well as free school supplies, backpacks and haircuts.

Drop off new school supplies in the collection box conveniently located in our lobby no later than Wednesday, July 25. We will also accept cash donations to purchase supplies. The most-needed items are:

- #2 pencils
- Crayons (box of 24)
- Dry-erase markers
- Earbuds
- Glue sticks
- Large erasers
- Loose-leaf paper (wide-rule and college-rule)
- Scissors
- Spiral notebooks (wide-rule and college-rule)
- Two-pocket folders with brads
- Washable markers (package of 10)

### Sales Tax Savings

The state of Missouri and many of its cities will offer a shopping holiday from Friday, Aug. 3 through Sunday, Aug. 5. During this time, purchases such as clothing, school supplies, personal computers and their accessories won't be subject to sales tax. For complete details, visit [dor.mo.gov](http://dor.mo.gov) and search for 'back to school.' Add to these back-to-school savings by using Academic Employees Credit Union's credit card!

Through  
Wednesday  
July 25



We appreciate your help with this important community event!

# AN OUT-OF-THIS-WORLD ANNUAL MEETING

Thank you to all our members who attended our 2018 annual meeting in May. We celebrated our 82nd year with good food, good friends and good prizes! Be sure to check the 2019 spring newsletter for our call to the next annual meeting.

Each annual meeting of shareholders is an important function to the operation 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!

## Notes and Info

### Savings Rates

Effective July 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:

Independence Day	Wednesday, July 4
Labor Day	Monday, Sept. 3
Columbus Day	Monday, Oct. 8

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!

**Don't Forget:**

## Get Your Park Passes Here!

If your summer plans include visiting Schlitterbahn Waterpark or Six Flags St. Louis, make sure to stop by Academic Employees Credit Union before you go. You'll pay less than you would at the park gate!

	Gate Price	AECU Price	Savings
<b>Schlitterbahn Waterpark</b>			
One-Day Admission (ages 3+)	\$44.99	Use the online discount code <b>ACADEMICCECU</b> when purchasing passes!	
Season Pass (ages 3+)	\$134.99		
<b>Six Flags St. Louis</b>			
One-Day Admission (ages 3+)	\$73.01	\$43	\$30.01
Season Pass (ages 3+)	\$83.91	\$69	\$14.91



## While Bank Fees Rise To An All-Time High

### The Few Fees AECU Has Are Still Low

#### BANK FEES

According to an article from the *New York Post*, annual bank fees are now costing their customers an average of \$666 a year. While that sounds like a beast of a number, these overdraft, ATM and maintenance fees aren't going away, because they're bringing in record revenue for the big banks.

At Academic Employees Credit Union, the **free checking** account still exists! We don't require a minimum balance, and we don't charge a monthly fee. We also offer **free debit cards** and **free online banking**. Our revenue *helps* members in the form of **better rates, lower fees and convenient services**. Big banks' revenue *hurts* their customers, because the average American family can't afford hundreds of dollars a year in fees.

If you have your checking account with a big bank, switch it to Academic Employees Credit Union today!

#### AECU FEES

### Big Bank Bucks

Here's a sampling of average annual fees from the top big banks.

US Bank	\$665.57
Bank of America	\$497.18
Wells Fargo	\$302.50

Source: *New York Post*

[AcademicECU.com](http://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

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