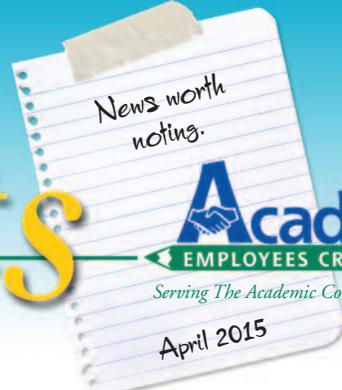


pencil points



Academic
EMPLOYEES CREDIT UNION
Serving The Academic Community Since 1936

Give Me An A!
Give Me An E!
And We'll C-U There!



Three Cheers For The A-E-C-U Annual Meeting!

We're number 1! We're number 1! By many measures and the opinions of our valuable members, we are your number one place for fabulous credit union service. That's what we're celebrating at our 79th annual meeting. We've got spirit, yes we do, and we've got a party just for you!

Join AECU members, guests, staff and volunteers for an old-fashioned pep rally at Smithton Middle School on Friday, May 1. You'll enjoy refreshments, socializing, prize giveaways and fun as we look back at the credit union's successes in 2014 and preview the things to come in 2015.*



May 1, 2015

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

5:30 p.m. Registration

6:00 p.m. Dinner

7:00 p.m.
Business meeting & prizes

Tickets to the AECU annual meeting are \$3, and advance reservations are required. Complete and return the reservation form with your payment by Friday, April 24. We look forward to seeing you there!

*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.

Please complete this reservation form, and return it to the credit union office with your payment preference by Friday, April 24. Please note that reservations are nonrefundable.

Annual Meeting Reservation

(Please print)

I will attend the Academic Employees Credit Union 79th 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.

Signature _____

Your Name _____

Your Member Number _____

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

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

Academic Employees Credit Union

Our Free Checking Account Comes With A Side Of Convenience

What's on the menu? If you're at a bank, the answer is fees, fees and more fees, with some rather significant inconveniences like less in-person access, longer holds on the phone and service that puts you anywhere but first.

Our free checking account has no monthly fee, and no minimum balance requirement. Plus, our free checking comes with a big helping of convenience:

- Free MasterCard® debit card
- Free overdraft protection from savings, an optional pre-approved line of credit or Courtesy Pay for qualifying members
- Free Internet account access for online transfers, loan payments, balance history, check details, and more
- Free e-statements
- Add online bill pay for just \$6 per month
- Personal attention from the local staff you know, in person or by phone

Stop paying for sub-par service when you can enjoy free checking with a side of convenience every day.

What's Today's Special? Courtesy Pay

Courtesy Pay is a nifty feature that saves you both money and embarrassment.

We've all had those days when we've miscalculated the account balance or simply needed to make a larger purchase right away. Courtesy Pay covers the cost of your draft by overdrawing your checking account up to \$500 to make sure it clears with the merchant, and it does that for a nominal fee of \$25. That's a huge savings over NSF fees from the credit union and the merchant's financial institution, and protects your checking history so you can remain a customer in good standing.

If you use Courtesy Pay, you simply have to bring your balance back to a positive amount within 30 days. Ask if you qualify for Courtesy Pay service – you may never need it, but it's great to know it's there!





We've Got The Code For 'FUN' At Worlds Of Fun Theme Park

The first step to a great time at Worlds of Fun/Oceans of Fun this summer is to 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).

Don't Forget Our Other Summer Discounts

Make AECU your destination for summer fun. In addition to Worlds of Fun/Oceans of Fun, you can also pick up discount tickets to Six Flags and Schlitterbahn Waterpark. See you soon!

Notes and Info

Rates Effective Apr. 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 for rates on other term share certificates.

Holiday Schedule

Our office will close in observance of the following holidays:

Memorial Day	May 26
Independence Day Observance	July 3

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!

For Home Improvements Or *Any* Improvements Our Home Equity Line Of Credit Is Just What You Need



Whether your home is suffering from winter weather damage, or you're ready to give your debt management a facelift, a home equity loan from AECU may be just the thing you need.

When people think about home equity loans, they often think of home improvement. Spring is the perfect time to repair the cracks in your foundation or patio, refurbish the roof, replace carpet or flooring, or do any one of a number of maintenance projects that come with home ownership.



Not Just For Home Improvements: A HELOC Can Do More!

With a home equity line of credit, you can use the funds for any practical purpose even beyond home improvements. Consolidate debt, pay for elective surgery, finance a family event or help the kids (or yourself) with tuition.

A home equity line of credit (HELOC) from AECU offers you the money you need, when you need it. Take advantage of rock-bottom rates, friendly and fast service, and flexibility. You only pay interest on the amount you borrow, and a line of credit means that you can borrow exactly when you need the money. Your tax advisor may even have the good news that the interest you pay is tax deductible.

Contact an AECU loan officer today to explore your options! Don't wait until you have an emergency – set up your home equity line of credit now, so you have it when you need it.



We'd Be 'Lion' To Our Scotty Savers If We Weren't Wild About Saving

Let's face it, it's a jungle out there in the financial world. That's why AECU is ready to give kids the resources they need to explore the wide world of dividends and smart saving habits. April is National Credit Union Youth Month, so it's a great time to bring your young savers to the credit union and get them outfitted for the journey.



Whether your children are just beginning to save and ready to open their first account or are ready to start exploring the wider world with an auto loan or credit card, we can help. Stop by our office anytime in April to find out why we're wild about saving!

There's never a bad time to finance your vehicle at AECU, but the savings in JUNE will be busting out all over! Start shopping now with an eye on a June purchase - you won't be disappointed!



www.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