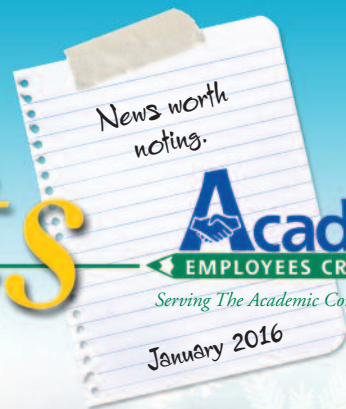


pencil points



Academic
EMPLOYEES CREDIT UNION
Serving The Academic Community Since 1936



Holiday Bills Got You Down?

Transfer Balances To An AECU MasterCard® & Get Cash Back!*

Don't stress over holiday bills. Consolidate those high-interest department store and credit card bills to an AECU MasterCard, and get 1% cash back.*

Whether you carry a MasterCard Classic or Platinum card, you'll enjoy great benefits:

- No surprise rate increases
- No balance transfer or annual fees
- A 25-day grace period on interest charges on all purchases
- Fraud protection through MasterCard's Zero Liability policy
- Entries in MasterCard's national prize sweepstakes drawing every time you use your card
- E-statements and online account access

Start 2016 with a bit more cash in your pocket. Don't delay, because the 1% cash-back offer is available for a limited time only. Transfer your balances to an AECU MasterCard right away!

*Promotional cash-back offer of one percent of the total balance transferred is available through 2/29/16. See credit union for complete details.

CELEBRATE 2016

*With Auto Loans
As Low As
2.016% APR**

Welcome to the new auto year. Dealers are eager to move inventory, and with rates at Academic Employees Credit Union starting as low as 2.016% APR*, now is the perfect time to make your purchase.

Already driving a car you love? Why not start the year with a lower payment? Bring in your vehicle loan from another lender, and let us beat your rate.

Whether you're financing new, used or refinancing, you'll enjoy:

- GAP insurance and extended warranty coverage offered at deep discounts over the dealers, with the same or better protection.
- Up to 100% NADA vehicle value financed, with flexible terms up to 72 months.
- No hidden costs, application fees or prepayment penalties.
- Friendly, fast, professional service.

Contact our loan department at 573-445-1845 or visit www.academicecu.com for details or to apply today!

*APR = Annual Percentage Rate. Promotional rate of 2.016% available until 2/29/16 to qualified borrowers and is available for new purchase only or refinances from other lenders. All borrowers receive the lowest rate available based on credit worthiness and other factors. Contact the credit union for complete details.





\$250 Buys A Lot Of Peppermint Mocha Lattes Or Your Favorite Splurge

If you have a checking account with a big bank, you could be paying as much as \$250 in unnecessary fees and penalties, according to Bankrate.com. Wouldn't you rather have that money in your pocket for life's little splurges? If you're paying a monthly fee, a per-check fee, a talk-to-a-teller fee or an online access fee – you're paying too much.

With Academic Employees Credit Union, you get all the benefits of big-bank checking without all the baggage. We offer:

- Free MasterCard debit card.
- No monthly service fees or minimum balance requirements.
- Free overdraft protection from savings, an optional pre-approved line of credit or Courtesy Pay for qualifying members.
- Free Internet account access for online account management (transfers, loan payments, balance history, check details).
- 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.

Contact us at 573-445-1845 or www.academicceu.com for more details!

Notes and Info

Savings Rates

Effective Jan. 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 www.academicceu.com for rates on other term share certificates.

Holiday Closings

Our office will close to observe the following holidays:

Martin Luther King Jr. Day
Monday, Jan. 18

Presidents Day
Monday, Feb. 15

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 Let Money Worries Leave You Frazzled Next Christmas

Now is the time to open a Christmas Club account so that you will have all the money you need to buy gifts for everyone on your list this year.

Academic Employees Credit Union helps you save with automatic deposits once a month and restricted withdrawals. The funds are rolled over to your primary savings account on the first business day of October, just in time for holiday shopping, property taxes or anything else that crops up at the end of the year.

Opening a Christmas Club account is easy – call 573-445-1845 for details or stop by our office.



Disclosure Of Fee Schedule Changes

These fee changes will be effective beginning Feb. 1, 2016.

Service	Fee
ATM/Debit Card Denial (2 free per month)	\$2
Charge-back For Deposit Item Returned Unpaid	
If member is not the maker	\$10
If member is the maker	\$15
Early Christmas Club Withdrawal	\$25
Courtesy Pay For Qualifying Members	\$30
Insufficient Funds	\$30
Wire Transfer, Incoming	\$2

For a complete fee schedule, visit www.academicceu.com.

www.academicceu.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.



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