

pencil points

News worth
noting.

Academic
EMPLOYEES CREDIT UNION

Serving The Academic Community Since 1936

Winter 2017

Celebrate



With Auto Loans As Low As 2.017% 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 2.017% APR*, now is the perfect time to make your purchase.

Come see us to get preapproved for a loan before you go shopping. This gives you leverage in negotiating the price of the vehicle.

Already driving a car you love? Why not start the year with a lower payment? Bring in your auto 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 AcademicECU.com for details or to apply today!

*APR=Annual Percentage Rate. Promotional rate of 2.017% available until 2/28/17 to qualified borrowers and is available for new purchase only or refinances from other lenders. All borrowers receive the lowest rate available based on creditworthiness and other factors. Contact the credit union for complete details.

What Could You Do With \$250 In Your Pocket?

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 AECU, you get all the benefits of big-bank checking without all the fees. We offer:

- Free MasterCard® debit card.
- No monthly service fees or minimum balance requirements.
- Free overdraft protection from savings, an optional preapproved 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 AcademicECU.com for more details!



Sky Poindexter, President, AECU

A Letter From The President

We think our AECU members are awesome. We love hearing about your lives. We also love helping you with your financial needs.

Because of our relationship with you, we will always look out for your best interests.

Come to us first when you need a loan. Tell us what you need – bill consolidation, a new car, tuition, surgery, home remodel or anything else – we will do the work for you and give you personalized options. We will take the time to answer your questions and help you decide which option is best for you. We will never waste your time pushing you into a loan that doesn't work for you.

AECU is a not-for-profit financial cooperative, and as a member, you are part owner. When you invest in your credit union, it will come back to you in the form of lower interest rates on loans, higher dividends paid on savings and fewer/lower fees. When you get your loan at AECU, you are investing in yourself and our community.

Getting an AECU loan to meet your needs is easy. You can start the process right now by calling me at (573) 445-1845. I look forward to helping you!

Review Your Account Information

Have you moved recently? Is there a new addition to your family? Did your phone number change? AECU wants to know! In order to ensure the security of our members and their accounts and help prevent card fraud, it is important that we have your correct contact information, authorized account users and beneficiary preferences on file. If you haven't reviewed your personal information with the credit union recently, please contact us today!



Guilt-Free Holiday Spending Starts Now

Did the holidays kick your butt? Did you pay for everything on your credit cards? Are you wondering how you are going to pay it off?

Don't let it happen again this year. Start now setting money aside in a Christmas Club account.

By making regular monthly deposits into this specially designed savings account, you accumulate a savings balance that pays off with the arrival of the holiday shopping season. We transfer the balance each October to your savings account, including interest!

Now is the perfect time to start saving for the 2017 holiday season. Give yourself the gift of guilt-free spending, and open a Christmas Club account today!

Notes and Info

Savings Rates

Effective Jan. 1, 2017

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

Our office will close to observe the following holidays:

Martin Luther King Jr. Day
Monday, Jan. 16

Presidents Day
Monday, Feb. 20

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!

Holiday Bills Got You Down?

It's all fun and games when you are in the holiday spirit and gift shopping for friends, family and coworkers. But those January bills can be a major downer.

AECU has multiple solutions to help you consolidate your debt and give you one monthly payment. Bring us your bills, we'll present you with all your options and help you decide the best way to pay off the debt.

Financial Freedom Loan

- Consolidate high-interest debt with one low-cost loan.
- Receive affordable payments and terms customized to your budget.
- Make just one monthly payment, and avoid balance transfer or service fees.

Preferred Personal Loan

- Qualified applicants can receive generous loan amounts, up to \$20,000.
- Get affordable, monthly payments with terms up to 60 months.

AECU MasterCard

With our Platinum MasterCard, enjoy:

- No balance transfer fees or annual fees.
- Fixed rates as low as 7.90% APR.*
- Reward points on all purchases to redeem for travel or merchandise.
- E-statements and online account access available through EZCardInfo.com.
- Convenient service in our branch, over the phone or online.
- A streamlined transfer process.

*APR=Annual Percentage Rate. Rate is determined by member eligibility and creditworthiness, as well as other factors. See credit union for complete details.

Home Equity Line Of Credit

Use the equity in your home to pay off your debt. Rates are low, and you may qualify to borrow up to 90% of the available equity in your home. To top things off, your tax advisor may even tell you that any interest you pay could be tax deductible.

It's easy to apply for any of these loans. So gather your bills, and let AECU help you eliminate that debt!

Attention AECU MasterCard Credit Cardholders

We will soon convert from MasterCard credit cards to Visa® credit cards, which will maintain the same low rates and great rewards program you have come to expect from AECU. Stay tuned ...

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