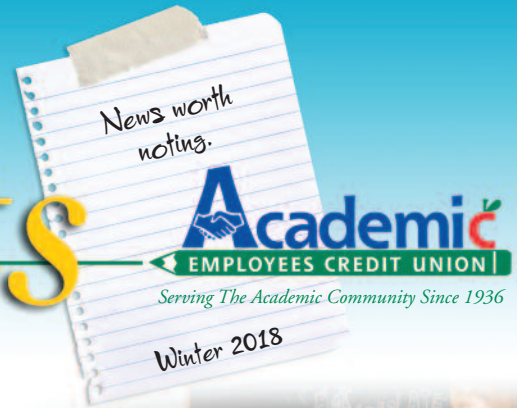


# pencil points



Save **More.**  
Spend **Less.**

## Consolidate Your Debt

As the new year arrives, many people make financial resolutions to save more money or spend less. When you consolidate your debt with Academic Employees Credit Union, you can do both!

Open a **home equity loan**, and you can borrow as much as 90 percent of the equity in your home and enjoy low interest rates. Use the funds to consolidate credit card debt, pay off bills or cover necessary purchases, and save money on interest and costly fees. Don't own a home? Don't worry! We offer **personal loans** that provide low rates and flexible terms.

Using either of these loan options, you can avoid making multiple monthly payments, minimize the interest you pay and reduce your debt faster. Visit [AcademicECU.com](http://AcademicECU.com) to learn more about your loan options, and apply today!



Have  
It All

You may think all **checking accounts** are the same, but with Academic Employees Credit Union, you get more access, more advantages *and* you get to keep more of your hard-earned money.

Check it out:

- Enjoy a free checking account with no minimum balance or monthly fees.
- Access and manage your account online through online banking.
- Make purchases at retailers worldwide with our free Visa® debit card.
- Receive friendly credit union service.
- Put your transactions on automatic with direct deposit and payroll deduction options.
- Courtesy pay is available to qualified members.

When it comes to checking and convenient financial services, don't settle for less. Have it all with an AECU checking account! Stop by our office or call (573) 445-1845 to open your account today.



## Get The Real Deal

That air freshener isn't fooling anyone. Instead, you can enjoy the real new car smell with a real deal from Academic Employees Credit Union. In honor of the new year, we're offering **vehicle loan** rates starting at 2.018% APR!\*

Get preapproved for a loan with AECU, and you'll enjoy greater negotiating power at the dealership. Plus, you'll enjoy:

- Up to 100% financing of the vehicle's NADA value.
- Flexible terms, up to 72 months.
- No hidden costs, application fees or prepayment penalties.
- Affordable GAP insurance and extended warranty coverage.
- Service from the staff you know and trust.

Contact our loan department at (573) 445-1845, or visit [AcademicECU.com](http://AcademicECU.com) for details or to apply today!

\*APR=Annual Percentage Rate. Promotional rate of 2.018% available 1/1/18-1/31/18 to qualified borrowers and is available for new purchases 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.



# Tell Us When You Travel

To keep your finances secure, Academic Employees Credit Union monitors suspicious account activity – including out-of-town transactions. If you plan to travel, be sure to let the credit union know. This will prevent your purchases from triggering our fraud alerts, and you'll be able to access the funds you need without any unnecessary hassles.



## Notes and Info

### Savings Rates

Effective Dec. 29, 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](http://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. 15  
Presidents Day  
Monday, Feb. 19

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!

## When Trial Offers Get Tricky

When companies provide a free chance to enjoy their products or services, the offer can be tempting. But the Federal Trade Commission is urging consumers to watch out for common tricks and traps associated with those “free” trials. Often, these types of offers come with strings attached, and what was supposed to be free ends up costing you real money.

Before you agree to a free trial, the FTC encourages you know the whole story:

- Search for company feedback online, and see what other customers are saying.
- Find the terms and conditions for the offer, and read them thoroughly before you sign up. This includes the cancellation and return policies.
- Be sure you know where the offer is coming from. Pop-up promotions on one site may be offered by a different company altogether.
- Watch out for prechecked boxes when you enroll, and opt out of any additional offers or services that you don't want.
- Mark your calendar for the date the offer ends, and take the necessary steps to prevent any unwanted additional charges.
- Keep an eye on your financial statements to be sure unwanted fees or unexpected charges don't show up.



If you've been wrongly charged for a free trial offer, report it to the FTC. You may also contact your local consumer protection agency or file a complaint with the Better Business Bureau. Not only will these steps help you get your money back, they could also protect your fellow consumers from tricky trial offers.

## Holiday Saving Made Simple

If the holidays were hard on your finances, our Christmas Club account is the perfect way to save for next season. Get started with a small initial deposit, then contribute throughout the year. When the shopping and celebrations roll around again, your savings will automatically transfer into your savings account. Contact the credit union to open your Christmas Club account today!

**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