

pencil points



Five Resolutions You Can Actually Keep!

1.

Dump The Extra Checking "Weight"

Our Free Checking Lets You Take Off As Much As 250 In One Year



Two-hundred and fifty dollars, that is. If you have a checking account with a big bank, that's how much you could be paying in unnecessary fees and penalties, according to Bankrate.com. 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

Get your year off to a great start with a super-slimming checking account from AECU!

2.

Buy Or Refi At A Rate You Can Celebrate!

Auto Loans As Low As 2.015% APR*

Welcome to the new auto year, when dealers are eager to move inventory and you can get the most out of your annual property tax payment by making a purchase in January. With rates at AECU starting as low as 2.015% APR*, now is the perfect time to make your purchase.

Already driving a car you love? Why not start the year with a shiny, new 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.academiccecu.com for more loan details, or to apply today!

*APR = Annual Percentage Rate. Promotional rate of 2.015% available for a limited time only 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.



Notes and Info

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

Holiday Schedule

Our office will close in observance of the following holidays:

Martin Luther King, Jr. Day

Monday, January 19

Presidents Day

Monday, February 16

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!

3.

Banish Old Holiday Bills And Get Cash Back!*

Ring In The New Year With An AECU MasterCard

If only those happy holidays paid for themselves! Well, maybe they still can. Consolidate those high-interest department store card bills with a balance transfer to your AECU MasterCard card and get 1% cash back.* Choose the card that best fits your needs:

Classic MasterCard, with rates as low as 12.90% APR*

Platinum MasterCard, with rates as low as 7.90% APR* and rewards points for travel or merchandise.

With either card, you'll enjoy:

- 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 the new year with a bit more cash in your pocket, but don't delay. The 1% cash-back offer is available for a limited time only. Transfer your balances to an AECU MasterCard right away!

*APR=Annual Percentage Rate. Rate is determined by member eligibility and creditworthiness, as well as other factors. See credit union for complete details. Promotional cash-back offer of one-percent of the total balance transferred is available through 2-28-2015.



4.

Save Now For The 2015 Holiday Season!

The Christmas Club Gives You A Jump Start On Stocking-Stuffing (Or Other Seasonal Spending)

Now is the time to open up a Christmas club account, and look forward to a nice nest egg, the result of saving all year long. Academic Employees Credit Union helps you build your stash with automatic deposits once a month, and restricted withdrawals to help you save. The funds are rolled over to your primary share 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 the credit union for details or stop by our office.



5.

Think Spring Early This Year!

You Can Afford To Think Ahead With A Home Equity Line Of Credit

In the Midwest, winter can be a challenge, but it can also be your fair-weather friend. You never know when an unseasonably warm weekend is going to strike! It would be perfect for that home-improvement project, but where will you find the funds?

A home equity line of credit is the answer to life's unexpected opportunities. Use the equity in your home to back a stash of funds that's available whenever you need it. You only pay interest on the amount you use, so you pay nothing just to keep the money handy. If a sunny Saturday in February puts you in the mood to patch the roof or repair the deck, a home equity line of credit means you're ready for action. Just write yourself a check!

Rates are also unseasonably 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. Don't wait until the calendar says it's spring! Ask what a home equity line of credit can do for you today.



www.academicceu.com • 2804 W. Ash St., Columbia, MO 65203

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)



Serving The Academic Community Since 1936



Federally Insured By NCUA