



Academic Employees Credit Union

The Smart Money Is with Us

www.academicecu.com

2804 W. Ash St.
Columbia, MO 65203

(573) 445-1845
Toll-free (888) 470-7770
Fax (573) 445-2068
Voice Response Unit (888) 228-2824

Office Hours Lobby

Monday, Tuesday, Wednesday, Friday: 9 a.m. – 5 p.m.
Thursday: 10 a.m. – 5 p.m.

Drive-Up

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.



AECU Makes the Grade

Go ahead. Compare Academic Employees Credit Union (AECU) to other financial institutions. You'll find that AECU is at the head of the class, with a history of serving the mid-Missouri academic community, as well as their family members.

Because AECU is a not-for-profit, member-owned credit union, our main goal is not to make money, but to help our members save theirs! We still offer many of the products and services you'd enjoy at a bank. However, you can generally earn higher rates on savings, pay lower rates on loans and pay lower (and fewer) fees with us.

But what really sets us apart is how we treat you. Combine our superior service with the great savings you'll enjoy, and AECU is the smartest choice for your loans, checking and savings.

Become a Member

Academic Employees Credit Union is open to those working in or affiliated with education and education-related institutions in Boone County and the seven surrounding counties. That means teachers, administrators, janitors, aides, coaches and even employees of education-supply stores are eligible! Whether you work with a public, private, parochial or home-school-related organization, you can enjoy the benefits of membership at AECU. Plus, your family members are also eligible to join.

You may join AECU by depositing \$25 in a share (savings) account. This initial deposit remains your money and establishes your membership with the credit union. Once you are a member of the credit union, you remain a member for life – whether you move, change jobs or retire – as long as you maintain a \$25 balance (one share) in your account.

Stop by our office, or call us at (573) 445-1845 to begin your membership today!

Savings

Enjoy secure savings and excellent returns with AECU. We have a savings account to fit your financial goals, and we make deposits convenient with direct deposit, payroll deduction, mail deposits or personal service in our office. Plus, all of your savings and investments in the credit union are insured up to \$250,000 by the National Credit Union Administration (NCUA), an agency of the federal government.

Savings Account

Regular savings accounts are the cornerstone of sound financial management. Since every member of AECU is an owner, your basic savings account is also known as a share account. It only takes \$25 to open a savings account, and you'll earn quarterly interest.

Specialty Savings Account

Use this as a separate account to help you save for any special need, such as vacation, tuition or even home renovation. We will gladly help you develop a savings plan around this account!

Christmas Club

Prepare for holiday expenses by saving throughout the year. You can even use payroll deduction to make painless deposits. There is no minimum balance requirement, and dividends are paid quarterly. On the first business day in October, funds in the Christmas Club account will transfer to your primary account, so you can access them for holiday shopping, a winter getaway or even tax expenses!

Youth Savers Club

This account, developed for our young members up to age 12, teaches the value of saving in a fun way. With each \$10 deposit, savers earn special prizes chosen by the children. There is no minimum balance requirement to earn dividends. Best of all, it promotes wise saving and spending habits to our young members.

Certificates of Deposit (CDs)

A certificate of deposit is a great alternative to the volatile stock market. Invest as little as \$1,000 for terms from three months to three years, while enjoying a safe return on your investment.



Federally insured by NCUA



Access

Managing your money with AECU is convenient, secure and easy! Members enjoy access to their accounts *and* friendly, personal service.

Checking Account

With credit union checking, you'll get all the convenience you expect ... without the fees you normally pay for bank checking. There is no minimum balance requirement or monthly service charge. Plus, we also offer Courtesy Pay and Overdraft Protection to qualifying members!

ATM Card

Whether you're traveling across town, out of state or around the world, your credit union ATM card gives you great flexibility. You can withdraw cash, transfer funds from savings to checking or even inquire about your account balance. Plus, you'll enjoy access to thousands of machines nationwide and our convenient 24-hour, drive-up ATM right on site!

Visa® Debit Card

The Visa debit card offers the convenience of a debit card and ATM card all in one! Make purchases from any merchant that accepts Visa. Your card works like a credit card, but your purchases are deducted right from your AECU checking account. You can also use it just like a regular ATM card to perform ATM transactions.



Online Account Access

Access to the credit union is as close as your computer or mobile device. You can check your account balances, transfer funds, check rates and more by visiting our website any time of day or night.

E-Statements

Enjoy the security and simplicity of monitoring your financial documents without delay with free paperless e-statements from AECU. Ensure the safety of your financial information with our secure, encrypted service while conserving energy and natural resources.

Bill Pay

Don't let deadlines, fees, stamps or envelope labels foil your financial plans. Save time, money and worry by paying all your bills online from one location – anytime and anywhere you have an internet connection! You can even set up recurring payments.

Voice Response Unit

Access your accounts 24/7 with any touch-tone phone, using a PIN of your choosing. Just call (888) 228-2824 to check balances, transfer funds and more.

Direct Deposit and Payroll Deduction

With direct deposit, your paycheck, Social Security or other recurring government check is deposited automatically into your AECU accounts. There is no need to make special trips to the credit union each payday to make your deposits. And, there is no need to worry about lost or stolen checks!

With payroll deduction, split your paycheck to make deposits or loan payments automatically.*

*Certain restrictions apply. Check with your employer or contact the credit union for specific details.

Additional Services for Your Convenience

- Visa Gift & TravelMoney® Cards
- Financial Counseling
- Night Depository
- Western Union Wire Transfers
- Bank-To-Bank Wire Transfers
- USPS Stamps for Purchase
- Free Notary Public Services
- Classroom Presentations
- Plus Much More!

Loans

Whether your need is big or small, AECU can help. Our loan options boast competitive rates, excellent service and terms you can afford.



New and Used Auto and Recreation Loans

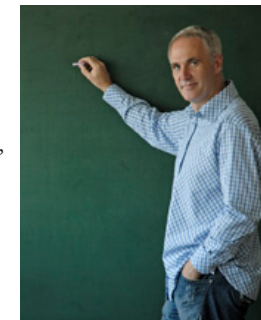
AECU offers no-hassle auto, boat, RV and motorcycle loans with no hidden charges, no prepayment penalties and at some of the lowest rates in town. Financing at the credit union means you're also eligible for any available dealer rebates. Get your loan pre-approved before you shop to enjoy stronger negotiating power with the dealer, saving time and money.

Visa Credit Cards

Get an AECU Visa credit card for the ultimate flexibility, savings and convenience. All of our credit cards feature no annual fee, a 25-day grace period on purchases, low, fixed interest rates and purchasing power at millions of locations worldwide. Plus, members can earn points with our Platinum card!

Classroom Cash Loan

We know that educators have always reached into their own pockets to cover many classroom costs. We're here to support you with a short-term, fixed-rate loan that will help you provide the best for your students.



Personal Loans

We're ready to lend you funds for any reason! Enjoy competitive, fixed rates, flexible repayment terms and generous loan amounts.

Line of Credit

A line of credit can be used for virtually anything. Borrow only what you need ... when you need it. You can even use it as overdraft protection for your credit union checking account – a convenient way to avoid costly mistakes when record keeping.

Share-Secured Loans

Let your share account continue to earn dividends while your funds secure the loan, and use the money to finance anything you need. Borrow up to the amount you have on deposit, and choose your repayment terms. You'll only pay 3% above the last dividend rate earned on your share account!

Financial Freedom Program

If you are looking to consolidate debt, this could be the perfect option. Combine several monthly payments into one, and save on high interest charges.

Home Equity Loans

Make the most of the available equity in your home with a home equity loan from AECU! You'll receive the same great rates and service you've come to expect from the credit union, plus flexible terms and payments you can afford. Ask your tax advisor to learn how your payments could turn into deductions!



Other Loan Services

- Farm & Lawn Equipment Loans
- Extended Warranty Program
- Low-Cost Credit Disability & Credit Life Insurance
- Term Loans (loans for one week or several months)
- GAP Insurance on Auto Loans

