

# pencil points



## It's the Most Rewarding Time of the Year

### Visa® Platinum Credit Card Offer:

This time of year is filled with rewarding experiences: spending time with friends and family, enjoying holiday traditions and picking out the perfect gifts for those on your shopping list. Academic Employees Credit Union is here to make it even more rewarding with our limited time credit card offer!

**★ Double rewards points earned on AECU credit card purchases made Friday, Nov. 26 - Monday, Nov. 29\***

Don't forget about our year-round benefits: no annual, balance transfer or cash advance fees and a low, fixed rate! Make this season the most rewarding of all - click, call, or stop by to get started.

\*2x rewards points offer valid for purchases made from midnight on 11/26/21 through 11:59 p.m. on 11/29/21. Balance transfers and cash advances are ineligible for this offer. All credit card applicants are subject to credit qualifications and member eligibility. Contact AECU for complete details.

Shop  
Nov. 26 - 29  
Earn 2X  
rewards  
points\*



## Help Us Celebrate International Credit Union Day



We celebrate International Credit Union Day every year, and this year's theme, "Building financial health for a brighter tomorrow," reflects the way credit unions contribute to a brighter future by working to improve members' financial well-being.

We know AECU wouldn't exist without the support of our members. We look forward to celebrating the credit union difference with you!

Open  
a new loan in  
October, and we'll  
enter you in a  
drawing to win  
\$250 cash!\*

Stop by  
on Thursday,  
Oct. 21 to receive  
a goody bag  
(while supplies  
last)!

\*No purchase necessary to enter or win. Odds of winning depend on the number of entries received. Drawing open 10/1/21-10/29/21. The drawing will be held, and the winner announced on 11/5/21. All qualifying entries will be combined in a drawing pool, with the winner selected at random. Void where prohibited. Contact AECU for complete details.

## All You'll Want for Christmas Is Our 12-12-12 Holiday Loan

This holiday season, there's just one thing you need to help put presents underneath the Christmas tree: our 12-12-12 holiday loan!

**Borrow up to \$1,200 for up to 12 months  
at fixed rates up to 12.0% APR!\***

This loan will help more than you could ever know - contact us today to learn more and apply!

\*APR=Annual Percentage Rate. 12-12-12 loans are available 10/1/21-12/31/21. Member eligibility and creditworthiness apply. Contact AECU for complete details.



### Make Your Loved Ones' Wishes Come True

Stop by to purchase gift cards for everyone on your shopping list! We offer gift cards for just \$3.75 per card, and you can load any amount from \$10 to \$500.



## Attention Christmas Club accountholders:

On Friday, Oct. 1, your Club funds were automatically transferred into your savings account - just in time for some early holiday shopping!

### Notes and Info

**Savings Rates** Effective Oct. 1, 2021  
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:

Columbus Day	Monday, Oct. 11
Thanksgiving	Thursday, Nov. 25
	Friday, Nov. 26
Christmas	Friday, Dec. 24
	Monday, Dec. 27
New Year's Eve	Friday, Dec. 31

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 or even with Internet Member Account Services.

# Now Is the Time to Talk to Your Kids About Money

When it comes to money, parents have the chance to be a positive example and guiding voice in their children's lives.

- 1. Start slow.** There's no need to schedule a five-hour lecture presentation. Simply answer your kids' money questions at an age-appropriate level. You may be surprised at what they already know or what they need to know more about.
- 2. Be honest.** If you regret going into debt or not saving more for college, tell your kids. They'll appreciate your openness and learn a valuable lesson about overspending.
- 3. Talk values, not figures.** The good news is your kids don't really want (or need) to know your salary and major expenses. They need concepts like saving, budgeting, paying down debt and giving.
- 4. Set family goals.** If you are paying off debt or saving for the future, let the kids join in as you celebrate reaching milestones. Remind your kids that goals require sacrifice. But they'll catch on, especially if they understand these sacrifices will affect their future.
- 5. Learn about money together.** If you don't feel fully knowledgeable about mutual funds, money market accounts or any other money topic, that's okay! Do the research together. It's a great excuse to spend some time together!



Your money-smart kids will be proud to following in your big financial footsteps.

Source: [RamseySolutions.com](http://RamseySolutions.com)

**Don't forget: Your children are eligible for membership at Academic Employees Credit Union!**

## Congratulations to Our Summer Fun Drawing Winners



Members **Thomas Carter** and **Alexis Powell** are already prepared for next summer! As our Summer Fun drawing winners, they each received a camping grill with utensils, oversized pool float, pop-up canopy, cooler, camping chairs, hot dog roasting kit and s'mores fixings. Thomas and Alexis were entered into our drawing by referring new members to the credit union who opened a checking account or loan.

Even though our drawing is over, we'd still love for all our members to share the benefits of credit union membership with their family and co-workers! Thank you for your membership.

**AcademicECU.com** • 2804 W. Ash St., Columbia, MO 65203

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**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.



Federally insured by NCUA