

pencil points



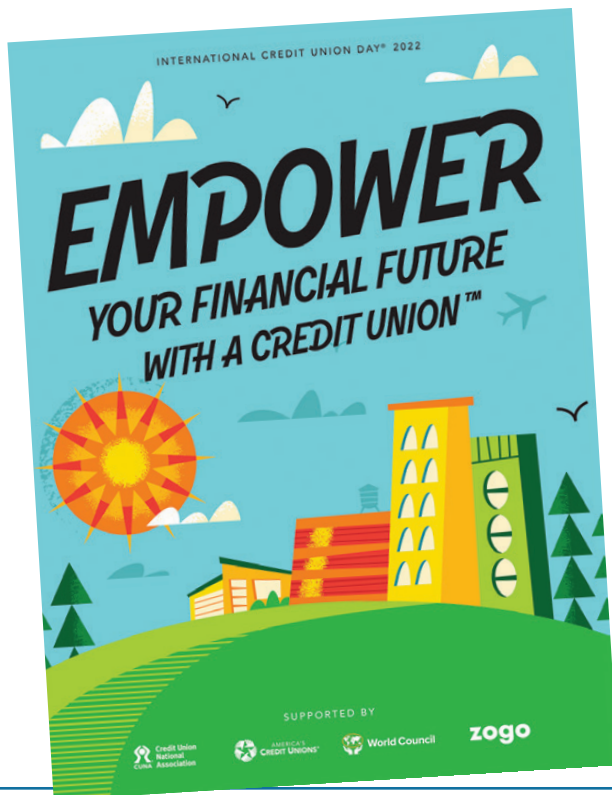
It's Time for Our Holly-Jolly Holiday Loan!

In case you didn't hear, it's the best time of the year: our **12-12-12 holiday loan** is back!

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

We don't know if there'll be snow, but by golly, contact us today to learn more and apply.

*APR=Annual Percentage Rate. 12-12-12 loans are available 10/3/22-12/30/22. Member eligibility and creditworthiness apply. Contact AECU for complete details.



Happy International Credit Union Day!

Every year, Academic Employees Credit Union celebrates International Credit Union Day, which is a worldwide recognition of the good that credit unions do across the globe. This year's theme, 'Empower Your Financial Future,' encourages our members and the community to build a better future for themselves financially by harnessing the power of AECU!

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

Stop by on Thursday, Oct. 20 to receive a goody bag (while supplies last)!

Help us spread the word to your family and co-workers about the AECU difference.

*No purchase necessary to enter or win. Odds of winning depend on the number of entries received. Drawing open 10/3/22-10/31/22. The drawing will be held, and the winner announced on 11/4/22. All qualifying entries will be combined in a drawing pool, with the winner selected at random. Void where prohibited. Contact AECU for complete details.

Attention Christmas Club accountholders:

On Monday, Oct. 3, your club funds were automatically transferred into your savings account. Now you're ready for holiday shopping!



Financial Strength In Your Corner

Be a smart holiday shopper this year, and take advantage of our special credit card offer.

Open an AECU Visa® credit card to enjoy 1.99% APR for six months on purchases and balance transfers!*

In addition to our offer, you'll love our year-round features:

- No annual or balance transfer fees
- Convenient service online, over the phone or right in our office
- Purchasing power at the register or online, wherever Visa is accepted

Make the holiday season one that doesn't linger too long into the new year! Click, call, or stop by to learn more and apply.

*APR=Annual Percentage Rate. Credit card accounts opened 10/3/22-11/30/22 will receive 1.99% APR on retail purchases and balance transfers for six months. After the promotional timeframe expires, remaining balances will migrate to the standard APR applicable on your account. Contact AECU for complete details.



Savings Rates Effective Oct. 3, 2022
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:

Columbus Day	Monday, Oct. 10
Thanksgiving	Thursday, Nov. 24
	Friday, Nov. 25
Christmas	Friday, Dec. 23
	Monday, Dec. 26
New Year's Day	Monday, Jan. 2

The Power of an Early Start

Start a Saving Habit with Your Kids

Kids have time on their side – a huge asset when it comes to saving. The sooner a child starts to save, the longer he or she has to accrue interest, build up funds and learn valuable financial lessons.

The key is motivating them to get started. When talking to kids - especially teens - about the importance of saving, explain how saving is like paying themselves first and can help them:

- Gain the financial freedom to do what they want in life.
- Meet their short- and long-term goals.
- Become financially independent, secure and potentially even wealthy.
- Be prepared for unexpected expenses, which can reduce stress.
- Pay off debt.

Setting a realistic savings amount

In general, putting away 10% of their income is a good savings goal. Even young kids can save 10% of their allowance or money they receive as gifts. This will help prepare them for the working world, when

they will need to put 10% of their salary in their 401(k) each month.

How to make savings grow

When your child starts to accumulate money, it's time to put it in a youth savings account (preferably at Academic Employees Credit Union). An interest-earning savings account is a good first step. Shop for the best offer, paying attention to service fees and minimum-balance requirements (AECU has none!). And make sure to explain how compound interest works, because the concept of 'free money' is motivating. Saving money in an interest-earning account makes it come back bigger and better!

Finally, when your teen has a job, have them use direct deposit for their checking account and set up a transfer to their savings, so they can automatically put away money with each paycheck.

Source: Schwab Moneywise®



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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