

pencil points



CHANGE YOUR FINANCIAL GAMEPLAN

Make a fresh play to score your financial goals on purchases and balance transfers when you open a new Academic Employees Credit Union Visa® credit card between Oct. 1 and Dec. 7!

And, our Visa credit cards come with an all-star lineup of these great benefits:

- Rates ranging from 7.90% to 12.90% APR*
- E-statements and online card account access
- Online payments
- And more!

1.99% APR*
FOR 6 MONTHS

*APR=Annual Percentage Rate. Member eligibility and creditworthiness apply. Offer eligible to new AECU credit cards opened between 10/1/2024 through 12/7/2024, which will receive 1.99% APR for 6 months from date of transfer on purchases and balance transfers. Remaining balances will migrate to the standard APR applicable on your account after the promo period ends. Contact AECU for complete details.

Attention Christmas Club accountholders: on Tuesday, Oct. 1, your club funds were automatically transferred into your savings account. Have fun shopping!



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 International Credit Union Day theme, 'One World Through Cooperative Finance,' celebrates the local service credit unions provide for more than 403 million members and their communities across the globe, including AECU!

International
Credit Union Day
October 17, 2024

One World

through cooperative finance.

Supporting Sponsor
Trellance

WOCCU.org/icuday



OFFER #1

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

OFFER #2

Stop by on Thursday, Oct. 17 to receive a goody bag (while supplies last) and enjoy snacks and drinks in the lobby!

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 10/1/24-10/31/24. The drawing will be held, and the winner will be announced on 11/8/24. All qualifying entries will be combined in a drawing pool, with the winner selected at random. Void where prohibited. Contact AECU for complete details.

Your lucky numbers for December are . . . 12-12-12!



You don't need to hit it big to put gifts under the tree this year:

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

Get your lucky break. Contact us today to learn more and apply!

*APR=Annual Percentage Rate. 12-12-12 loans are available 10/1/24-12/31/24. Member eligibility and creditworthiness apply. Contact AECU for complete details.

Notes and Info

Savings rates Effective Oct. 1, 2024
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	0.07%	0.07%
\$5,000 and up	0.07%	0.07%
Specialty Shares	0.07%	0.07%
Christmas Club	0.07%	0.07%

*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. 14
Thanksgiving	Thursday, Nov. 28
	Friday, Nov. 29
Christmas Eve	Tuesday, Dec. 24
Christmas Day	Wednesday, Dec. 25
New Year's Day	Wednesday, Jan. 1

Remember, even when our office is closed, you can still access your account 24/7 with your ATM or debit card, the convenience of online banking or even with telephone banking.

Spot & avoid antivirus scams

Tech support scammers want you to believe you have a serious problem with your computer, like a virus. They often ask you to pay by wiring money, putting money on a gift card, prepaid card or cash reload card, or using cryptocurrency or a money transfer app because they know those types of payments can be hard to reverse.



Tech support scammers use many different tactics to trick people. Spotting these tactics will help you avoid falling for the scam.

- **Phone calls:** Tech support scammers often call and pretend to be a computer technician from a well-known company. They say they've found a problem with your computer. They typically ask you to give them remote access to your computer and then pretend to run a diagnostic test. Then they try to make you pay to fix a problem that doesn't exist. **If you get a phone call you didn't expect from someone who says there's a problem with your computer, hang up.**
- **Pop-up warnings:** Tech support scammers may try to trick you with a pop-up window that appears on your computer screen. It might look like an error message from your operating system or antivirus software, and it might use logos from trusted companies or websites. The message in the window warns you about a security issue on your computer and tells you to call a phone number to get help. **If you get this kind of pop-up window on your computer, don't call the number.**
- **Online ads and listings in search results pages:** Tech support scammers try to get their websites to show up in online search results for tech support. Or they might run their own ads online. The scammers are hoping you'll call the phone number to get help. **If you're looking for tech support, go to a company you know and trust.**

Source: consumer.ftc.gov

Teach your children financial responsibility

When you open a youth or teen account at Academic Employees Credit Union, you open the door to your child's financial journey. At AECU, members **ages 12 and younger can learn to save with our youth savings account, and members as young as age 13 can have a checking account with a debit card.*** And, if your child or grandchild has any questions, our team is ready to provide local, friendly service. Make financial responsibility fun, contact us today!

*Members ages 13-17 are eligible with a parent or guardian as a joint account holder on account. Contact AECU for complete details.

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

Phone (573) 445-1845
Toll-free (888) 470-7770
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