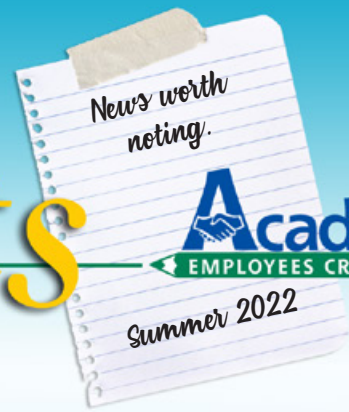


# pencil points



Take a Break!

## Send Your Auto Loan Payments On Vacation

Summer is officially here, which makes everyone want to put off their obligations to take a much-needed break! And while Academic Employees Credit Union can't book your travel plans, we can send your loan payments on vacation with our limited-time vehicle loan offer:

**Make no payments for 90 days when you finance a vehicle with us or bring us your vehicle loan from another lender!\***

Don't forget to ask us about our low-cost protection products, like:

- Credit life and disability insurance
- GAP coverage
- Extended warranty

Take a break from your auto loan payment! Click, call, or stop by to apply.

\*Offer valid 6/1/22-8/31/22, and subject to change without notice. Member eligibility and creditworthiness apply. Rates vary based on loan term, collateral and creditworthiness, and are subject to change. Interest will accrue for the first 90 days without payment. Ninety-day, no-payment offer only available on new loans to AECU. Contact AECU for complete details.

Offer Ends  
Aug. 31



**GO TO BAT FOR YOUR DREAMS**

Life throws curves, find one that works for you with our low balance transfer rate. For a limited time, we're offering a LOW rate to help you go to bat for your dreams.

**Pay 2.99% APR for 12 months when you transfer an existing balance to an AECU Visa® credit card!\***

Ask us about this special rate offer today!

\*APR=Annual Percentage Rate. Balance transfers completed 6/1/22-8/31/22 will receive 2.99% APR for 12 months from date of transfer. After the promotional period expires, remaining balances will migrate to the standard APR applicable on your account. Contact AECU for complete details.

Reminder:

**The \$2 Paper Statement Fee Is Now In Effect**

Academic Employees Credit Union has instituted a \$2 fee for mailed statements, which is now effective.\* We will charge this fee each time paper statements are issued. Don't worry - you can still contact the credit union and sign up for free paperless e-statements to avoid this fee!

\*Members ages 17 and younger and 70 and older are exempt from the paper statement fee.



Missouri's back-to-school sales tax holiday is **Friday, Aug. 5 through Sunday, Aug. 7!** Shoppers will not be charged state sales tax on things like school supplies, computers, computer accessories (monitors, printers and software) and select clothing. For more information, including a list of local municipalities not offering additional tax breaks, visit [dor.mo.gov](http://dor.mo.gov).

*Notes and Info*

**Savings Rates** Effective July 1, 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](http://AcademicECU.com) for rates on other term share certificates.

**Holiday Closings**

Our office will close to observe the following holidays:

<b>Independence Day</b>	<b>Monday, July 4</b>
<b>Labor Day</b>	<b>Monday, Sept. 5</b>

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.

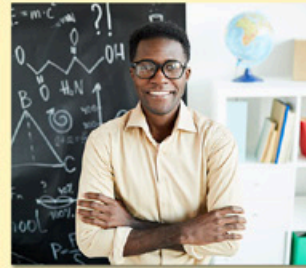
*Did You Know?*

**Our Classroom Cash Loan Is Specifically For ...**

**New Teachers**  
Set Up Your Classroom



**Veteran Teachers**  
Upgrade Your Classroom



**All Teachers**  
Make a Great Classroom



Our educators provide the best learning environment possible for their students, but sometimes 'the best' costs a lot! Our Classroom Cash loan is a less-costly, easy alternative to credit cards or high-interest loans.

**Borrow up to \$500 for 10 months at 8.0% APR!\***

**Payment example:**

Loan amount	\$500
Term	10 months
APR*	8.0%
Monthly payment	\$51.85
Total principal and interest	\$518.50

Teachers, this loan is for you! And, if you have new teachers in your building, make sure to let them know about this can't-miss offer. Click, call, or stop by our office to learn more and apply!

\*APR=Annual Percentage Rate. Rate is determined by member eligibility, creditworthiness and other factors. Teachers must provide a copy of their current contract and repay the loan through payroll deduction or autopay. Contact AECU for complete details on all offers.

**Avoid Romance Scams**

Romance scams occur when a criminal adopts a fake online identity to gain a victim's affection and trust. Eventually, they will ask for money.

- Research the person's photo and profile using online searches to see if the image, name or details have been used elsewhere.
- Beware if the individual:
  - Seems too perfect or quickly asks you to leave a dating service or social media site to communicate directly.
  - Attempts to isolate you from friends and family or requests inappropriate photos or financial information that could later be used to extort you.
  - Promises to meet in person but then always comes up with an excuse why he or she can't.
- Never send money to anyone you have only communicated with online or by phone.

**If you suspect an online relationship is a scam, stop all contact immediately!**

Source: [fbi.gov/scams-and-safety](http://fbi.gov/scams-and-safety)

**AcademicECU.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.

**24 Hour VRU (Voice Response Unit)**  
1-888-BCTCU24 (1-888-228-2824)

**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