

# pencil points




**Take your auto loan savings on the road this summer!**

**Make no payments for 90 days\***

Hit all your summer destinations, and save money with our limited-time auto loan offer. With low, fixed rates and flexible repayment terms, you'll be well on your way to your next vehicle or a better payment.

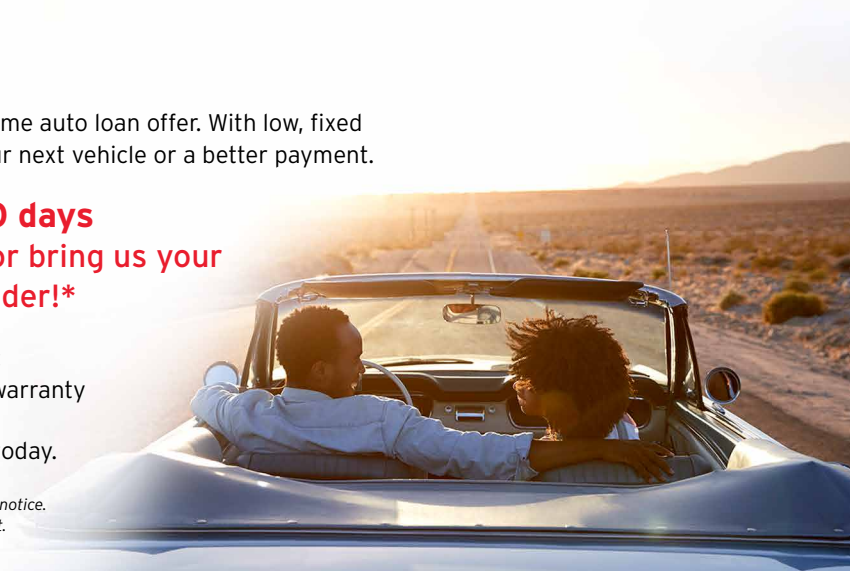
**Make no payments for 90 days when you finance a vehicle with us, or bring us your auto loan from another lender!\***

And, you can drive worry-free with our low-cost protection products:

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

Get more mileage out of your money! Click, call, or stop by to apply today.

\*Offer valid 6/3/24-8/30/24, subject to loan term, collateral, creditworthiness and may change without notice. Member eligibility and creditworthiness apply. Interest will accrue for the first 90 days without payment. Current AECU auto loans are ineligible for refinance. Contact AECU for complete details.



**Ride into summer fun, in more ways than one**



Your next ride doesn't have to be a car, SUV or truck. At AECU, you can finance a boat, RV, motorcycle and more, plus still get these perks:

- Competitive rates
- 100% financing
- Terms up to 72 months
- And more!

Ride the waves or the roads this summer. Click, call, or stop by to apply today!

**SAVE \$'more THIS SUMMER**

Enjoy more summer fun with our sweet balance transfer rate: Pay just **4.99% APR for 14 months** when you transfer an existing balance to an AECU Visa® credit card between June 1 and Sept. 7.\* Contact us today to get started!

\*APR=Annual Percentage Rate. Both new accounts and balance transfers completed 6/1/24-9/7/24 will receive 4.99% APR for 14 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.



Remember, you can access your e-statements 24/7 for **free** through online account access. Avoid the paper statement fee, and enroll today!

# Be aware of phone scams



A scammer may pretend to be someone you trust, like the police, a family member or a business you

recognize, and may demand money. They may even have a fake name or number appear on your caller ID to convince you.

Remember, reputable organizations do not call you and ask for sensitive information. If you think a scammer is impersonating someone you trust on the phone, hang up and contact the person directly.

Source: [consumer.ftc.gov](http://consumer.ftc.gov)

At AECU we know educators want to provide everything they can to help their students succeed. With our **Classroom Cash loans**, you can get the supplies your students need without breaking your budget. Take your savings to the next level by shopping during the tax-free weekend!

## Get what you need to succeed during Missouri's back-to-school sales tax holiday

Friday, Aug. 2-Sunday, Aug. 4

Get your student(s) ready for fall, and shop without sales tax on school supplies, computers, clothing and other items. Get full details by scanning this QR code with your mobile device.

Don't forget to boost your back-to-school budget with a **Visa credit card** or **Classroom Cash loan** from Academic Employees Credit Union!



### Notes and Info

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

### Holiday closings

Our office will close to observe the following holidays:

Independence Day	Thursday, July 4
Labor Day	Monday, Sept. 2
Columbus Day	Monday, Oct. 14

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.

## Thank you for making our annual meeting a success!

Thank you to the 60 members who attended our annual meeting! We shared all the great things we did in 2023 and the plans we have for 2024. Congratulations to our member-elected board of directors and supervisory committee:

### Board of directors

Russel Sackreiter - Chairman  
Sandra Logan - Vice Chairwoman  
Jennifer Cone - Secretary  
Craig Adams - Member  
Patricia Avery - Member  
Thaddeus Hamilton - Member

### Supervisory committee

Judith Privitt - Chairwoman  
Preston Bass - Member  
Joyce Coats - Member  
Ed McCoy - Member  
Angela Twitty - Member

## Congratulations to our 2024 Youth Month drawing winners

These two youth members are on the right path to saving, and each won \$50!

• Adeline J. • Kellan M.



[AcademicECU.com](http://AcademicECU.com) • 2804 W. Ash St., Columbia, MO 65203

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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