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News worth noting.
Spring 2021

Academic
EMPLOYEES CREDIT UNION

Ride the Waves or Hit the Open Road

Fund Your Summer Adventure at AECU

When you're ready to get out and explore, we're ready to help make it happen. Academic Employees Credit Union offers a range of recreational loans to cover **boats, RVs, ATVs, motorcycles and more** – all with the low rates and great service you deserve.

- Pay no application fees, and avoid hidden costs.
- Borrow up to 100% of the vehicle's value.
- Enjoy flexible repayment terms.

Remember, you can even get preapproved and shop for your next recreational vehicle as a cash buyer. You'll have more negotiating power, so you can maximize your savings. Call (573) 445-1845, or visit our drive-thru to apply today!



Let's Connect!



Join Us for the 85th Annual Meeting

Academic Employees Credit Union is once again taking our annual celebration online, and you're invited! Log in, and help us look back at the way we served our members through 2020.

We'll gather on Zoom to ensure that everyone stays safe and healthy, but don't worry - celebrating online won't keep us from awarding cash prizes!*

Thursday, May 6, 2021
Zoom
5:30 p.m.

Contact the credit union to register, and AECU will email you the meeting link. We look forward to connecting with you on May 6!

*Prize entries will be given to the primary account owners only. Joint owners or other guests in attendance are welcome, but are not eligible for prize drawings. See credit union for complete details.



Give Savings the Green Light

Get Your Auto Loan from AECU

Make No Payments for 90 Days!*

Open a new vehicle loan, or transfer your existing vehicle loan to AECU between **June 1 and Aug. 31, 2021**, and you could put the brakes on high rates and hefty payments.

Instead, you'll enjoy 90 days with no payments* and added benefits like these:

- Pay no application fee, and get a fast decision.
- Borrow up to 100% of the vehicle's value.
- Refinance an existing auto loan to lower your monthly payment.

We offer flexible repayment terms up to 72 months, so we can work with your budget and still help you save. Call (573) 445-1845 or stop by our drive-thru to learn more and apply today!

*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. Vehicle value must support total loan amount. See credit union for complete details.

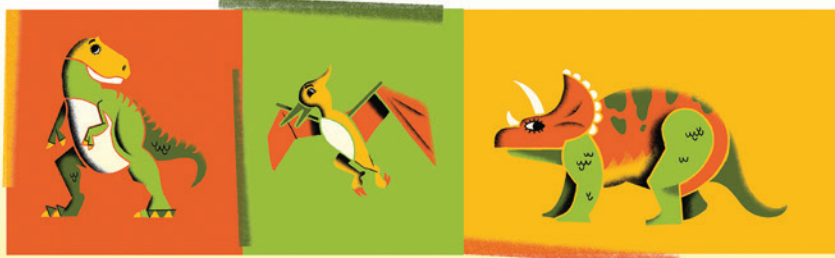


Celebrate National Credit Union Youth Month

Open an AECU Account for Your Child

This April, we're reminding young people that savings never go extinct at the credit union. With regular deposits, balances can grow bigger than a t-rex, and the long-term benefits are bigger than a big bang.

Celebrate National Credit Union Youth Month with us by opening an **AECU savings account** for your children or grandchildren, or by making a deposit by April 30, 2021. With just a \$25 minimum balance, members ages 12 and younger will enjoy regular dividends along with personal attention.



A WARNING ABOUT WARRANT SCAMS

“There’s a warrant out for your arrest.”

It's never something members want to hear, but this line has trapped many people into giving away sensitive financial information in a new fake warrant scam.

These scammers call you, claiming that they're an IRS agent or from local law enforcement. They may list several personal details about you – including your employer, birthday or even Social Security number – and say that you owe back taxes or have unpaid fines. They'll tell you that you can pay cash or gift cards to clear up the issue, but that's when the trouble truly begins.

No matter how much personal information the caller may have about you, do not provide payment information. Remember, government agencies will never contact you by phone. Instead of offering a payment, collect as much information as possible from the caller, and reach out to local authorities. Never give your personal or account information to someone you didn't contact.

If you think your financial information might be compromised because of a scam like this, reach out to AECU right away. We can work with you to minimize fraud and prevent further loss.

Notes and Info

Savings Rates

Effective April 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 for rates on other term share certificates.

Holiday Closings

Our office will close to observe the following holidays:

Memorial Day
Monday, May 31

Independence Day (observed)
Monday, July 5

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.

Stretch Your Stimulus Payment

With the latest round of stimulus checks set to hit accounts before this newsletter reaches you, you may already have big plans for putting those funds to use. And, while your personal needs vary, you may want to consider what financial experts suggest for spending wisely.

Cover Everyday Expenses

If you're running low on groceries and household supplies, using the stimulus funds to stock up could help you avoid adding charges to your credit cards.

Pay Down High-Interest Debt

Save money in the long run by minimizing the interest you have to pay on your existing debt. Pay down what you can, and consider switching to a personal loan or Visa® credit card from AECU to consolidate and cut costs.

Donate

Charities and food banks need help more than ever. If you can afford to be generous with your stimulus funds, you'll get the emotional boost of giving *and* you could enjoy tax-deductible benefits.*

No matter what you have in mind for your stimulus money, remember AECU is here to help you reach your financial goals. Reach out to us if you need assistance.

*Consult your professional tax advisor for complete details.



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

Lobby Hours Temporarily closed
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