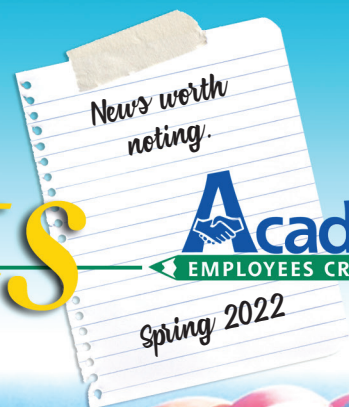


# pencil points



## SOAR TO NEW Heights

Reach your financial goals this year with our low balance transfer rate.

**Pay 3.99% APR for 15 months  
on balances transferred to our Classic or Platinum  
Visa® credit card!\***

Ask us about this special rate offer today.

\*APR=Annual Percentage Rate. Balance transfers completed 2/14/22-5/15/22 will receive 3.99% APR for 15 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.



## SAVE SMALL. DREAM BIG.

*At Academic Employees Credit Union*

At Academic Employees Credit Union, we want our youngest members to know their big dreams can become reality with small steps.

- For our members up to age 12, **we'll deposit \$5** into their account when they complete and submit our Youth Month coloring page, found on our website.\*
- For our members ages 13-17, **we'll deposit \$5** into their account when they post on Facebook about the dreams they're saving for and tag Academic Employees Credit Union.\*
- All youth account members who participate will be entered into our Credit Union Youth Month drawing to **win a \$50 deposit!**\*

Help your children and grandchildren celebrate National Credit Union Youth Month today!

\*Limit one deposit per member and one drawing entry per member. NO PURCHASE NECESSARY TO ENTER OR WIN. Odds of winning depend on the number of entries received. Contest open 4/1/22-4/30/22. AECU will contact the winner no later than 5/9/22. Contact AECU for complete details.

## Member Notice: Paper Statement Fee to Go into Effect June 30

In order to better manage increasing postage and supply expenses, Academic Employees Credit Union will institute a \$2 fee for mailed statements, effective with June statements (mailed in July).\* The fee will be assessed from your account when statements are issued. **To avoid this fee, sign up for free paperless e-statements by contacting the credit union.**

E-statements are a secure, convenient and environmentally friendly way to access your AECU statement. They'll be emailed to you on the second business day of each month for viewing and saving.

If you'd like to simplify managing your account even further, be sure to enroll in our free Internet Member Account Access service! Check balances, transfer funds, make payments and more - all you need is an internet connection. Get started by contacting the credit union, so we can assign your temporary password.

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

# We Want to 'See' You at Our Virtual 86th Annual Meeting

Thursday, May 12  
5:30 p.m. • Zoom

Hopefully for the last time, Academic Employees Credit Union will hold our annual meeting virtually. You're invited to attend online to hear about our efforts in 2021 and plans for 2022 – best of all, attendees will be eligible for cash prizes!\* Contact the credit union to register, and AECU will email you the meeting link. We look forward to connecting with you!

\*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. Contact AECU for complete details.

## Notes and Info

**Savings Rates** Effective April 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:

Memorial Day	Monday, May 30
Independence Day	Monday, July 4

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.

**Coming Soon: Take a Break!**

## Send Your Auto Loan Payments On Vacation

Warmer weather is here, which makes everyone want to put off work or school 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 (starting June 1):

**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, starting June 1.

\*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. Vehicle value must support total loan amount. Contact AECU for complete details.

## Understand the Types of Internet Fraud

- **Phishing or spoofing** involves the usage of fake emails, text messages or websites to commit identity theft. Or it can be used to steal personal information including card and financial institution account numbers and account passwords.
- **Data breaches** occur when sensitive data is hacked into, leaked or inadvertently posted from a secure location. This information may be used to steal identities or commit financial fraud.
- **Malware** is dangerous software that is designed to disable computers and computer systems.
- **Internet auction fraud** involves the misrepresentation of products from an internet auction site. Or it can occur when merchandise isn't delivered to a buyer by a seller online as promised.
- **Credit card fraud** occurs when scammers fraudulently acquire credit or debit card numbers to obtain money or property.

Source: [usa.gov/online-safety](http://usa.gov/online-safety)

**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