

pencil points



At Academic Employees Credit Union, we want our youngest members to imagine what goals they could achieve just by saving money.

This year's theme for National Credit Union Youth Month is "Unleash the Power of Saving at Your Credit Union." Here's how your family can participate:

- 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 and in our office.*
- For our members ages 13-17, **we'll deposit \$5** into their account when they complete and submit our scavenger hunt (details found on our website and in our office).*
- 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 with a deposit 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 4/3/23-4/28/23. AECU will contact the winner no later than 5/5/23. Contact AECU for complete details.

the Power of Saving at Academic Employees Credit Union

April Is National Credit Union Youth Month

Reunited & It Feels So Good You're Invited to Our 87th Annual Meeting



Friday, May 5

5:30 p.m.: Registration

6 p.m.: Dinner

7 p.m.: Business meeting & prizes*

Smithton Middle School

3600 W. Worley St., Columbia, MO 65203

We're Back in Person!

Annual Meeting Reservation Form

Please complete this reservation form, and return it to the credit union office with your payment preference by **Friday, April 28**. Please note that reservations are nonrefundable.

I will attend the Academic Employees Credit Union annual meeting.

- Enclosed is my check for \$_____ for _____ reservation(s).
- Please deduct \$_____ for _____ reservations from my savings (share) account.
- Please deduct \$_____ for _____ reservations from my checking (draft) account.

Please print.

Primary account owner name _____

Member number _____

Please deliver or mail to:

Academic Employees Credit Union

Attn.: Annual Meeting

2804 W. Ash St., Columbia, MO 65203

List joint owner(s) or other guest(s) included in your reservation total at left. _____

Signature _____

Academic Employees Credit Union is so excited, because we're reunited (hey hey)! Our annual meeting will return to an in-person event, and we know you'll find it very hard to stay away. Get back together with your fellow members, guests, staff and volunteers for dinner, prizes and reports on the credit union's success in 2022!*

Tickets cost just \$3 each, and reservations are required. Complete and return the reservation form with your payment by **Friday, April 28**.

*Door prize tickets 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.



Our credit card balance transfer offer ends May 1! Move forward with better balance and meet your financial goals by enjoying **3.99% APR for 13 months** when you transfer balances from another lender to a new or existing AECU Visa® credit card.* Contact us today to get started!

*APR=Annual Percentage Rate. Balance transfers completed 2/1/23-5/1/23 will receive 3.99% APR for 13 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.

Summer Sneak Peek

These Special Offers Kick Off on June 1

Auto Loans
No Payments for 90 Days¹

Credit Cards
3.99%^{APR} for 13 Months²

Watch our website, social media, office and summer newsletter for complete details on these sizzling special offers!



¹Offer valid 6/1/23-8/31/23, 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. ²Ninety-day, no-payment offer only available on new loans to AECU. Vehicle value must support total loan amount. ³APR=Annual Percentage Rate. Balance transfers completed 6/1/23-8/31/23 will receive 3.99% APR for 13 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 on all offers.

Notes and Info

Savings Rates Effective April 3, 2023
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	0.03%	0.03%
\$5,000 and up	0.03%	0.03%
Specialty Shares	0.03%	0.03%
Christmas Club	0.03%	0.03%

*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 29
Juneteenth	Monday, June 19
Independence Day	Tuesday, 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 online banking or even with telephone banking.

Understanding & Avoiding Elder Scams

Elder fraud cost Americans over the age of 60 more than \$966 million in 2020, according to the FBI's Internet Crime Complaint Center. It's a growing problem as criminals increasingly use online scams to target older adults, especially those who are living alone.



There are many types of scams targeting senior citizens, but they all share common traits:

- You receive unusual and unsolicited correspondence from a known organization.
- You win a contest you didn't enter.
- You're told there's a problem with your account.
- You feel pressured to act immediately.
- You're given oddly specific instructions on payment.
- You're asked to keep secrets.

If you believe you or a loved one is a victim of a fraudulent scheme, immediately stop communicating with the scammer. Keep a close eye on financial accounts and other personal accounts for suspicious activity. Change passwords if you fear online accounts may have been compromised. Write down everything you can remember about the situation while it's fresh in your memory. Record the date and time as well. All of this information could be useful if you file a report later.

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