

pencil points



Let's 'taco' 'bout your credit union!

Attend our 88th annual meeting

Friday, May 3

5:30 p.m.: Registration • 6 p.m.: Taco bar

7 p.m.: Business meeting & prizes*

Smithton Middle School

3600 W. Worley St., Columbia



You're invited to Academic Employees Credit Union's annual meeting, where we'll shell out all the credit union's successes in 2023 - plus our plans for 2024! We don't want to 'burrito' 'round the bush: Members, their guests, staff and volunteers will celebrate with dinner and prizes, as well.*

Tickets cost just \$3 each, and reservations are required. Complete and return the reservation form with your payment by **Friday, April 26**.

*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. Contact AECU for complete details.

Annual meeting reservation form

Please complete this reservation form, and return it to the credit union office with your payment preference by **Friday, April 26**. 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 account.
- Please deduct \$_____ for ____ reservations from my checking 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 above.

Signature



Make more possible by imagining the possibilities with our low balance transfer rate: Pay just **3.99% APR for nine months** when you transfer an existing balance to an AECU Visa® credit card before May 15.* Contact us today to get started!

*APR=Annual Percentage Rate. Balance transfers completed 2/15/24-5/15/24 will receive 3.99% APR for nine 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.



Spring into an AECU youth account!



At Academic Employees Credit Union, we want our youngest members to start on the right path to saving. 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 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.* Present any two of the following items:
 - \$1 coin
 - Foreign currency
 - \$2 bill
 - Public transportation token
 - 50-cent coin
 - S&H green stamp
 - Checkbook register
- All youth account members who participate will be entered into our drawing to **win a \$50 deposit!***

Help your children and grandchildren spring into saving 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 4/1/24-4/30/24. AECU will contact the winner no later than 5/10/24. Contact AECU for complete details.



Statements are now available in online account access! Visit the Info Center page on our website, and complete the online account access application to start your enrollment today.

Take your auto loan savings on the road this summer!

Make no payments for 90 days*

With our low, fixed rates, flexible repayment terms and special summer offer, you'll be well on your way to your next vehicle or a better payment. Get more mileage out of your money! Watch our website, social media, office and summer newsletter for complete details.

*Offer valid 6/3/24-8/30/24, and 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 refinance. Contact AECU for complete details.

**Starts
June 3**



Notes and Info

Savings rates Effective April 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 | 0.05% | 0.05% |
| \$5,000 and up | 0.05% | 0.05% |
| Specialty Shares | 0.05% | 0.05% |
| Christmas Club | 0.05% | 0.05% |

*APR = Annual Percentage Rate.

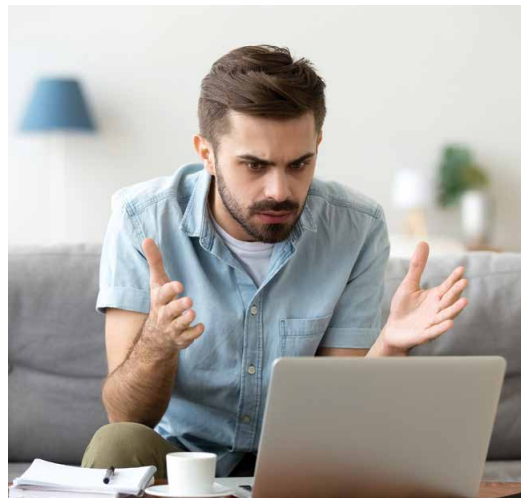
**APY = Annual Percentage Yield. Rates are subject to change. Contact the credit union, or visit AcademicECU.com for rates on other term share certificates.

Holiday closings

Our office will close to observe the following holidays:

| | |
|------------------|--------------------|
| Memorial Day | Monday, May 27 |
| Juneteenth | Wednesday, June 19 |
| Independence Day | Thursday, 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.



Recognize and avoid phishing scams

Scammers use phishing to try to steal your passwords, account numbers or Social Security numbers through emails and text messages to get access to your email, bank or other accounts. Phishing emails look like they're from a company you know or trust, like your antivirus software, Netflix or PayPal subscriptions.

Scammers might send messages that:

- Say they've noticed some suspicious activity or log-in attempts - they haven't.
- Claim there's a problem with your account or your payment information - there isn't.
- Say you need to confirm some personal or financial information - you don't.

You can protect yourself by:

- Using verified security software on your computer.
- Using multi-factor authentication on your accounts.

If you think a scammer has your information, like your Social Security, credit card or bank account numbers, go to identitytheft.gov. There, you'll see the specific steps to take based on the information that you lost. If you think you were sent a phishing email, report the phishing attempt to the FTC at reportfraud.ftc.gov.

Source: consumer.ftc.gov

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