



Give Your Budget Some Breathing Room

Extend Your Loan Term by Six Months Without Increasing Your Rate!*

During this time of year, we can all use some extra room in our budgets. Maybe you were too generous with holiday giving, or maybe you've made a resolution to save more money in 2022. Whatever the reason, Academic Employees Credit Union is here to help with our limited-time **vehicle loan** offer:



Enjoy a free six-month loan term extension when you finance a vehicle with us or bring us your vehicle loan from another lender!*

And don't forget to ask us about our low-cost protection products, like:

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

Nothing will help your budget breathe like a lower rate, a lower payment or both! Click, call, or stop by to apply today.

*Offer valid 1/3/22-3/31/22, and subject to change without notice. Member must have a qualifying bureau score minimum of 600 (if joint application, both scores must be 600+). Minimum term of 36 months and maximum term of 72 months (or 78 months with extended term). Contact AECU for complete details.

We Offer Checking Accounts for Your Teens

Is your child ready for a **checking account**? This is a common question that parents ask as their kids get older. The answer may be 'yes' if:

- Your child has a job.
- He or she is headed to college or trade school.
- Your teen is interested in having a checking account.

You may feel apprehensive while your teen feels excited about the financial freedom soon to be enjoyed. You can rest easy, because AECU is an expert at all things related to checking accounts: we don't require a minimum balance or charge a monthly fee, online banking is free, and so is our Visa® debit card!*

And don't worry; if the answer is 'no,' we can still help the kids in your life learn about managing money with our **prepaid card options!**

Only you and your children can decide *when* they're ready for a checking account, but we can tell you *where* to go for a youth checking account: Academic Employees Credit Union! Contact us today to learn more and get started.




*A parent/guardian must be a joint accountholder on any minor account and will be held responsible for transactions. Contact AECU for complete details.



Because Fraud Is Becoming
More Prevalent

We Need Your Current Contact Information

Do we have your current:

-  Phone number?
-  Email address?
-  Mailing address?

It's important for us to have this information, so we can reach you quickly in the event we suspect fraud on your account. If you make a larger-than-normal purchase or buy something outside of your typical purchase area, we may restrict those purchases until we can verify it's you. Contact us today to confirm your information!

Notes and Info

Savings Rates Effective Jan. 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 for rates on other term share certificates.

Holiday Closings

Our office will close to observe the following holidays:

Martin Luther King Jr. Day Monday, Jan. 17
Presidents Day Monday, Feb. 21

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.

We Want to Be Your BFF (Best Financial Friend)

A Note from Sky Poindexter, AECU President

You're already a member of Academic Employees Credit Union, so we have that in common. And when you get to know us better, we think you'll want to have all your financial services with us:

- **Democratic member control:** Our members own us, not a corporate board of a select few 1%ers.
- **Member economic participation:** Our members benefit from any money the credit union makes, through better rates on savings and loans and fewer, lower fees. *In order to keep our costs low, members must get loans and use our services.*
- **Concern for community:** Our board, staff and members are part of the community we serve, so it's important to us to make financial services equitable for everyone in our community.
- **Diversity, equity and inclusion:** We feel it's our responsibility to be part of serving more diverse, equitable and inclusive communities, without gender, social, racial, political or religious discrimination.



And of course, you get the one-on-one, undivided attention that only your BFF can provide!

Sincerely,

Spruce Up Your Space We Can Help!

A recent Realtor.com article stated that homeowners are having a difficult time funding renovations, because the big banks are pulling back on home-secured lending. That's not the case at your credit union!

We're open and lending money, and a home equity loan could be a fantastic way for homeowners to make home improvements, consolidate debt or more at great rates.

- Borrow up to 90% of your home's equity.
- Enjoy potential tax advantages (consult your tax advisor).
- Receive local service from a financial expert.

Contact us today for financing to improve your space in the new year!



**Congratulations to Martha Anne W., our
International Credit Union Day cash drawing winner!**

AcademicECU.com • 2804 W. Ash St., Columbia, MO 65203

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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