

pencil points



Make Your Money Stretch

Extend Your Auto Loan Term by Six Months without a Rate Increase*

We all know the benefits of stretching our bodies: improve performance, lower injury risk, increase daily activities and more. It's no different when you stretch your money! With our special auto loan offer, you'll be able to improve your budget performance, lower your risk of damaging your budget, increase what you can do with your budget and more.

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

Stretch your auto loan term today! Visit our website or office to apply.

*Offer valid 1/3/23-3/31/23, 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.



Turn Their Christmas Cash into a Lifelong Saving Habit

Open a Savings Account for Your Child or Grandchild

Give the young people in your life a smart financial start. The first step starts at Academic Employees Credit Union!

- Anyone from birth to age 12 is eligible.
- Savers earn special prizes with every \$10 deposit.
- Our youth account doesn't require a minimum balance or charge monthly fees.

Visit our office to get started!






Congratulations to Steve W., our International Credit Union Day cash drawing winner!

Help Us Prevent Fraud & Process Your Transactions Quickly

Make Sure Your Contact Information Is Up to Date

It's important that we have your current:

-  Email address
-  Mailing address
-  Phone number

Having your correct contact information allows us to reach you quickly in the event we suspect fraud on your account. And, 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!

Make the Switch!

Transfer Your High-Rate Balances to AECU

Pay 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 take advantage of this special rate offer.

*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.



We've cut the monthly charge for using online bill pay, so now this convenient service is FREE for AECU checking account holders! Don't let deadlines, fees, stamps or envelope labels foil your financial plans. Save time, money and worry by paying all your bills online from one location - anytime and anywhere you have an internet connection! You can even set up recurring payments.

Notes and Info

Savings Rates Effective Jan. 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:

Martin Luther King Jr. Day Monday, Jan. 16
Presidents Day Monday, Feb. 20

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.

Avoid Scams When Selling Online

Selling your stuff online can be a great way to make some extra cash. Craigslist, Facebook Marketplace and other sites attract a lot of buyers ... and scammers. Here are some ways scammers try to cheat you and what to do about it.

- **Fake payments and bogus refund requests:** When it's time to pay, the scammer insists on paying through a mobile payment app. They send you a fake payment notification and hope you send the item before you realize it's a scam. Or they say there was an issue with the payment they sent. For example, they might say they accidentally paid you twice and ask you to refund one of the payments. *Don't accept a mobile payment from someone you don't know.*
- **Fake check overpayment:** The scammer offers to give you a check for more than the selling price, telling you to deposit the check and send the difference back to them. The check is fake, but by the time your financial institution discovers the issue, the scammer has the item you sold and the money you sent back. Plus, the money from the fake check is removed from your account. *Never deposit a check for more than the selling price.*
- **Fake verification codes:** A scammer says they've heard about fake online listings and wants to verify that you're a real person. They send you a text message with a Google Voice verification code and ask you for that code. However, the scammer uses the Google Voice number to conceal their identity and rip off other people. *Don't share any verification code with someone you don't know.*

Many sites recommend selling your stuff to a local buyer you can meet in person and only accepting cash payments. If you're not selling locally, see what seller protections the site offers.

Source: consumer.ftc.gov

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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