

pencil points



Hit the road with more money



Extend your auto loan term for six months without a rate increase*

Fuel up your savings with our special auto loan offer:

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

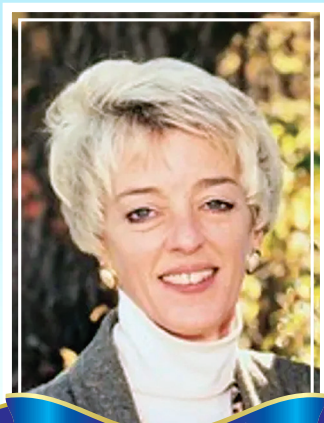
And our auto loans offer these benefits:

- Low-cost loan protection products
- No hidden fees or prepayment penalties
- Up to 100% financing

Hit the road with more savings today! Visit our website or office to apply.

*Offer valid 1/2/25-3/31/25 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.

Students: Apply for the Sue Vandeloecht Memorial Scholarship



Sue Vandeloecht
Memorial Scholarship

Academic Employees Credit Union will award \$1,000 to a student continuing their education!

**Deadline:
March 31**

Applicants must:

- Be a graduating high school senior, with plans to continue their education in the fall
- Have attended Smithton Middle School
- Submit an essay on the topic: An important moment in my education journey

We will accept member donations to increase the amount we award! Contact the credit union for complete details and an application today.

Special offer coming soon:

Transfer your credit card balance & save



Save on your high-interest payments when you transfer balances from other credit cards to an AECU Visa® credit card!

*APR=Annual Percentage Rate. Balance transfers completed 2/15/25-5/15/25 will receive 2.99% APR for 12 months from the date of transfer. After the promotional timeframe expires, remaining balances will migrate to the standard APR applicable on your account. Contact AECU for complete details

Make sure we have your correct contact information

By keeping your contact information up to date, you can prevent fraud and purchase large items efficiently. It's important that we have your current:



Email address



Phone number



Mailing address

Having your correct contact information allows us to reach you if:

- We suspect fraud on your account
- You make a larger-than-normal purchase
- You buy something outside your typical purchase area

We also need your correct information to mail your tax documents. If you make \$10 or more in dividends, or if you paid \$600 or more in real estate interest, we'll mail your documents by Jan. 31.

Call us today to confirm and update your information!

Notes and Info

Savings rates Effective Jan. 1, 2025
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	0.07%	0.07%
\$5,000 and up	0.07%	0.07%
Specialty Shares	0.07%	0.07%
Christmas Club	0.07%	0.07%

*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

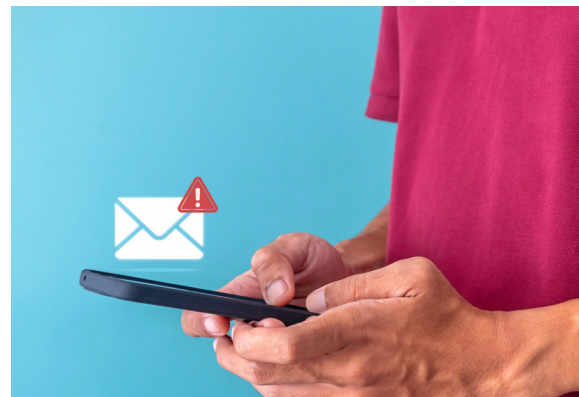
Our office will close to observe the following holidays:

Martin Luther King Jr. Day
Monday, Jan. 20

Presidents Day
Monday, Feb. 17

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.

Protect yourself from fraudulent emails



Phishing is a type of online scam that targets consumers by sending them an email that appears to be from a well-known source – a social media platform, streaming TV provider or financial institution, for example. Then a scammer uses the information to open new accounts or invade the consumer's existing accounts.

Protect yourself from phishing with these four tips:

1. Use security software on your computer.
2. Set up automatic updates on your cellphone.
3. Use multi-factor authentication on your accounts.
4. Back up your data.

Remember: Academic Employees Credit Union will never email you asking for personal information. If you suspect fraudulent activity on your account(s), please contact us.

Source: consumer.ftc.gov

**Congratulations to Teresa C.,
our October loan drawing winner!**

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