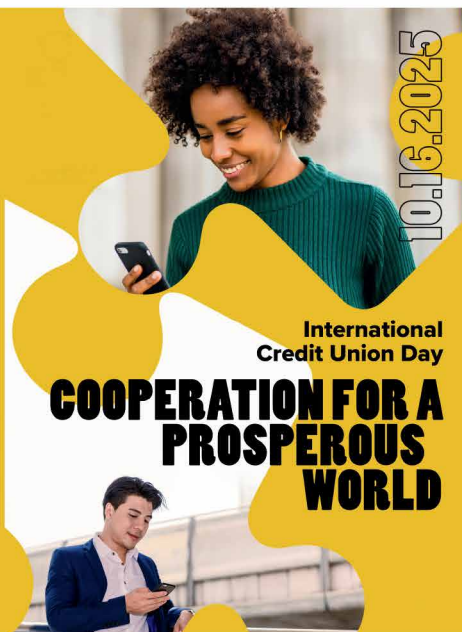


pencil points

News worth noting.
Academic
EMPLOYEES CREDIT UNION
Fall 2025



Happy International Credit Union Day!

Every year, Academic Employees Credit Union celebrates International Credit Union Day, which is a worldwide recognition of the good that credit unions do. This year's theme, 'Cooperation for a Prosperous World,' celebrates a global movement where prosperity is something we build together.

Stop by on Thursday, Oct. 16 to receive a goody bag (while supplies last) and enjoy refreshments in the lobby!

Help us spread the word to your family and co-workers about the AECU difference.

Two ways to save with an AECU Visa®

Whether you're looking to **pay down existing balances with other credit cards** or **score a deal on holiday purchases**, AECU has you covered.

- Rates ranging from 7.90% to 12.90% APR*
- E-statements and online card account access
- Online payments
- And more!

*APR=Annual Percentage Rate. Rate is determined by member eligibility and creditworthiness, as well as other factors. Contact AECU for complete details.

1



Triumph over high-interest debt with the power of our special balance transfer rate:

Enjoy 3.99% APR for 15 months when you transfer an existing balance to an AECU Visa credit card through Dec. 1!*

Turn a new leaf, and ask us about this special rate offer today!

*APR=Annual Percentage Rate. Balance transfers completed 10/1/25-12/1/25 will receive 3.99% APR for 15 months. After the promotional time frame expires, remaining balances will migrate to the standard APR applicable on your account. Contact AECU for complete details.

2

Shop smarter this season

Make holiday shopping easier, and more affordable, when you use your AECU Visa! Purchases made Nov. 28-Dec. 5 will receive our special rate.

Don't wait, mark your calendar and take advantage of this limited-time offer!

1.99% APR*
for nine months



*APR=Annual Percentage Rate. Purchases completed 11/28/25 through 12/5/25 will receive 1.99% APR for nine months. After the promotional timeframe expires, remaining balances will migrate to the standard APR applicable on your account. Contact AECU for complete details.

The perfect dozen deal

Who doesn't love a dozen? Donuts, cookies and holiday loans! With our **12-12-12 loan**:

Borrow up to \$1,200 for up to 12 months at fixed rates up to 12.0% APR*

Our 12-12-12 loan is just one of a dozen reasons to celebrate holiday happiness. Contact us today to learn more and apply!

*APR=Annual Percentage Rate. 12-12-12 loans are available 10/1/25-12/31/25. Member eligibility and creditworthiness apply. Contact AECU for complete details.

Three 12s =
HOLIDAY HAPPINESS



Attention Christmas Club accountholders:

On Wednesday, Oct. 1, your club funds were automatically transferred into your savings account. Have fun shopping!

Notes and Info

Savings rates Effective Oct. 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	0.10%	0.10%
\$5,000 and up	0.10%	0.10%
Specialty Shares	0.10%	0.10%
Christmas Club	0.10%	0.10%

*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:

Columbus Day	Monday, Oct. 13
Thanksgiving	Thursday, Nov. 27
	Friday, Nov. 28
Christmas Eve	Wednesday, Dec. 24
Christmas	Thursday, Dec. 25
New Year's Day	Thursday, Jan. 1

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.

Don't get trapped by 'free trial' offers

We've all seen them: 'Try it free for 14 days!' and 'Just pay shipping!' Free trials can sound like a no-risk way to sample a product, but these offers are often designed to trap you into paying for something you never really wanted. These scams make the offer look simple and often hide the fine print that signs you up for an ongoing subscription if you don't cancel in time. Here are a few ways to protect yourself:

- Be skeptical of 'just pay shipping' offers.
- Always read the terms carefully before entering payment info.
- Use a credit card for stronger dispute protections.
- Watch your statements closely after signing up.

If you come across a suspicious free trial offer, report it to the FTC at reportfraud.ftc.gov, and stay cautious to keep yourself protected this holiday season.

Source: Better Business Bureau

Helping your teen land their first job



Watching your child prepare for their first job is an exciting milestone. As a parent, you can play a key role in guiding them through the process:

- Help them create a simple resume, including school activities, volunteering and relevant skills.
- Practice common interview questions so they feel comfortable and prepared.
- Encourage them to apply at places that match their interests, like local shops, restaurants or community programs.
- Talk about professionalism: Showing up on time, dressing appropriately and being polite go a long way.

Once they land their paycheck, it's the perfect time to teach them how to manage it wisely. Setting up direct deposit into an AECU checking account with a debit card gives them safe, easy access to their money, while also making it simple to start saving for the future.

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