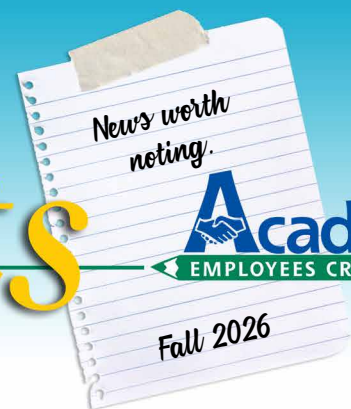


pencil points



Celebrate International Credit Union Day with AECU

We celebrate International Credit Union Day every year, and this year's theme, 'Cooperative finance: A steady signal in a noisy world,' celebrates the dependable difference credit unions, including Academic Employees Credit Union, have in remaining clear, consistent and grounded in community.

Stop by on Thursday, Oct. 15
to receive a goody bag (while supplies last)
and enjoy snacks in the lobby!

We wouldn't be AECU without you. We look forward to celebrating the credit union difference with our members!



**Cooperative
Finance:
A Steady Signal
in a Noisy World**

Student loans are now available through AECU



If you're planning for college, graduate school or career training, AECU has a new way to help you prepare for what comes next. Through our partnership with Sallie Mae®, you can explore **private student loan options** for a variety of education paths.

Visit our website to explore the student loan options available through AECU and Sallie Mae!

A dozen reasons to celebrate

**Our
12-12-12
holiday loan
is back!**



You don't need a reason to give your holiday budget a little more room with Academic Employees Credit Union's 12-12-12 loan:

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

Make your dozens of holiday plans a little more manageable. Contact us today to learn more and apply!

*APR=Annual Percentage Rate. 12-12-12 loans are available 10/1/26-12/31/26. Member eligibility and creditworthiness apply. Contact AECU for complete details.

Christmas Club accountholders: On Thursday, Oct. 1, your funds were automatically transferred into your savings account. Now you're ready for holiday shopping!

OUR CREDIT CARD ROCKS!

You don't need a flashy credit card with complicated perks and a long list of fees! An **AECU Visa® Platinum credit card** gives you the features worth talking about:

- Fixed rates ranging from 7.90% to 12.90% APR*
- No annual or balance transfer fee
- Earn rewards points on all purchases to redeem for travel and merchandise
- And more!

Keep things simple with a card that works for you. Apply today!

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

Shopping for someone who's hard to buy for? An AECU Visa gift card is always a good option. Stop by our office to pick one up for the holidays for just a \$3.75 fee!

Members with an AECU auto loan: Skip-a-pay forms will be mailed to you on Oct. 1. You can also download one from our website or pick one up in the lobby. Mail it, email it, fax it, or drop it off by Oct. 30!

Notes and Info

Savings rates Effective Oct. 1, 2026
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. 12
Thanksgiving	Thursday, Nov. 26 Friday, Nov. 27
Christmas Eve	Thursday, Dec. 24
Christmas	Friday, Dec. 25
New Year's Day	Friday, Jan. 1

Take AECU with you

Managing your money is easier with the Academic Employees Credit Union mobile app. You can:

- Check balances and account activity
- Transfer funds between accounts
- Deposit checks
- And more!

Download our mobile app today!



Download on the
Apple App Store



Download on
Google Play



Help us reach you when it matters

Debit card fraud can happen fast, which makes catching suspicious activity early especially important. One of the easiest ways to help protect your account is also one of the simplest: **Make sure AECU has your current phone number and email address.** Having accurate contact information helps us reach you as quickly as possible if something doesn't look right. A few minutes today could make a big difference if suspicious activity occurs!

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