

# pencil points



## Hit the fast lane to auto loan savings!

**Drive payment-free for 90 days\***

Rev up your finances with our low, fixed rates, flexible repayment terms and our special offer! Whether you're cruising toward a new ride or aiming for lower payments, we're here to fuel your journey.

**Make no payments for 90 days  
when you finance a vehicle with us, or bring us  
your auto loan from another lender!\***

And, you can drive worry-free with our low-cost protection products:

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

Rev up your finances! Click, call, or stop by to apply today.



\*Offer ends 8/29/25, and subject to member eligibility, loan term, collateral, creditworthiness and may change without notice. Interest will accrue for the first 90 days without payment. Current AECU auto loans are ineligible for refinance. Contact AECU for complete details.



**Enjoy 1.99% APR for six months when you transfer  
an existing balance from another credit card to an  
AECU Visa® credit card through Sept. 1!\***

Savor the taste of a better interest rate with our low balance transfer offer. Click, call, or stop by to apply!

\*APR=Annual Percentage Rate. Balance transfers completed 6/1/25-9/1/25 will receive 1.99% APR for six months. After the promotional time frame expires, remaining balances will migrate to the standard APR applicable on your account. Contact AECU for complete details.

## Thanks for making our annual meeting a success!

Thank you to the 60 members who attended our annual meeting. We shared what we accomplished in 2024 and plans we have for 2025. We're also proud to announce that our member-elected board of directors and supervisory committee will remain the same, continuing their dedicated service to our credit union.

### Board of directors

Russel Sackreiter - Chairman  
Sandra Logan - Vice Chairwoman  
Jennifer Cone - Secretary  
Craig Adams - Member  
Patricia Avery - Member  
Thaddeus Hamilton - Member

### Supervisory committee

Judith Privitt - Chairwoman  
Preston Bass - Member  
Joyce Coats - Member  
Ed McCoy - Member  
Angela Twitty - Member



## Congratulations to our 2025 Youth Month drawing winners

Thank you to everyone who participated in this year's Youth Month celebration! We always enjoy helping our youngest members grow savings all through their lives. **Kellan M.** and **Bauer J.** are the winners of our 2025 Youth Month drawing! Stay tuned for more ways to learn, save and grow financially.

### Notes and Info

**Savings rates** Effective July 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](http://AcademicECU.com) for rates on other term share certificates.

### Holiday closings

Our office will close to observe the following holidays:

Independence Day	Friday, July 4
Labor Day	Monday, Sept. 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.

AECU is here to support educators. Our Classroom Cash loans make it easy to get the supplies your classroom needs, all while staying within your budget. Be sure to take advantage of Missouri's tax-free weekend for even more savings.

**Gear up for school - without the sales tax**

**Friday, Aug. 1 - Sunday, Aug. 3**

Take advantage of Missouri's back-to-school sales tax holiday, and save on school essentials like clothing, computers and supplies. Get full details by scanning the QR code with your mobile device.

Stretch your savings even more with a **Visa credit card** or **Classroom Cash loan** from AECU.

## Protect yourself from debit card fraud

Debit card fraud is on the rise, and we want to make sure our members are informed and protected. Scammers are using tactics like ATM skimming, phishing emails and text message scams to steal card details and drain accounts quickly. Here are a few smart habits to help stay one step ahead:

- Stick to trusted ATMs and inspect card readers for anything suspicious.
- Ignore suspicious messages asking for personal or card information.
- Check your account often, and set alerts for unusual activity.

By staying alert and following these tips, you can safeguard your account and stay in control of your finances.

Source: J.P. Morgan



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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.



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