

# pencil points



Join the **JOURNEY** to your credit union's future!

Attend our 89th annual meeting

Friday, May 2

Registration: 5:30 p.m. • Dinner: 6 p.m.

Business meeting & prizes: \* 7 p.m.

Smithton Middle School 3600 W. Worley St., Columbia

Buckle up for Academic Employees Credit Union's annual meeting! Let's take a scenic drive through the milestones of 2024 and cruise toward our goals for 2025. Members, guests, staff and volunteers will celebrate with dinner and prizes, as well.\*

Tickets cost just \$3 each, and reservations are required. Complete and return the reservation form with your payment by **Friday, April 25** to secure your spot.

\*Door prize tickets will be given to the primary account owners only. Joint owners or other guests in attendance are welcome, but are not eligible for prize drawings. Contact AECU for complete details.

### Annual meeting reservation form

Please complete this reservation form, and return it to the credit union office with your payment preference by **Friday, April 25**. Please note that reservations are nonrefundable.

I will attend the Academic Employees Credit Union annual meeting.

- Enclosed is my check for \$\_\_\_\_\_ for \_\_\_\_ reservation(s).
- Please deduct \$\_\_\_\_\_ for \_\_\_\_ reservations from my savings account.
- Please deduct \$\_\_\_\_\_ for \_\_\_\_ reservations from my checking account.

Please print.

List joint owner(s) or other guest(s) included in your reservation total above.

Primary account owner name \_\_\_\_\_

Member number \_\_\_\_\_

Please deliver or mail to:

Academic Employees Credit Union

Attn.: Annual meeting

2804 W. Ash St., Columbia, MO 65203

Signature \_\_\_\_\_

## Plant the seeds of saving with an AECU youth account!

At Academic Employees Credit Union, we want our youngest members to grow into saving all through their lives. Here's how your family can participate:

- For our members up to age 12, **we'll deposit \$5** into their account when they complete and submit our coloring page, found on our website and in our office.\*
- For our members ages 13-17, **we'll deposit \$5** into their account when they complete and submit our scavenger hunt.\* Present any two of the following items:
  - o \$1 coin
  - o \$2 bill
  - o 50-cent coin
  - o Coupon or voucher
  - o Foreign currency
  - o Receipt from a recent purchase
- All youth account members who participate will be entered into our drawing to **win a \$50 deposit!**\*

Help your children and grandchildren plant the seeds of saving with a deposit today!



\*Limit one deposit per member and one drawing entry per member. NO PURCHASE NECESSARY TO ENTER OR WIN. Odds of winning depend on the number of entries received. Contest open 4/1/25-4/30/25. AECU will contact the winner no later than 5/9/25. Contact AECU for complete details.

# Hit the fast lane to auto loan savings!

Drive payment-free for 90 days\*

Rev up your finances with our low, fixed rates and flexible repayment terms. Whether you're cruising toward a new ride or aiming for lower payments, we're here to fuel your journey. Watch our website, office and summer newsletter for complete details.

\*Offer valid 6/2/25-8/29/25, and subject to loan term, collateral, creditworthiness and may change without notice. Member eligibility and creditworthiness apply. Interest will accrue for the first 90 days without payment. Current AECU auto loans are ineligible for refinance. Contact AECU for complete details.

Starts  
June 2



## Notes and Info

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

## Holiday closings

Our office will close to observe the following holidays:

Memorial Day	Monday, May 26
Juneteenth	Thursday, June 19
Independence Day	Friday, July 4

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.



## ACCELERATE Your Financial Journey

Bump up the pace of your financial success with our special offer:

Enjoy 2.99% APR for 12 months when you transfer an existing balance from another credit card to an AECU Visa® credit card through May 15!\*

\*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.

## Protect your credit union benefits!

Did you know there's a push to add a new tax on credit unions? This could



threaten the low rates, fewer fees and personalized service you enjoy. Help us defend the credit union difference by urging Congress to keep credit unions tax-exempt. Visit [DontTaxMyCreditUnion.org](http://DontTaxMyCreditUnion.org) to learn more and send a message to your representatives. Let's work together to safeguard these valuable benefits for you and future generations!

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