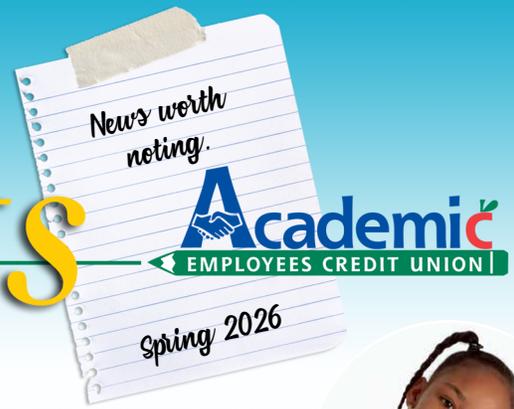


# pencil points



## Attend our 90th annual meeting

**Friday, May 8**

**5:30 p.m.: Registration • 6 p.m.: Dinner  
7 p.m.: Business meeting & prizes\***

**Smithton Middle School • 3600 W. Worley St., Columbia**

Break out the nostalgia, and join us for Academic Employees Credit Union's 90th annual meeting - featuring a '90s dance party theme! Members, staff and volunteers will gather for an evening of dinner, prizes and a look back at the milestones that brought us here while looking ahead to the future of your credit union.\*

Tickets cost just \$3 each, and reservations are required. Please return your reservation form with payment by **Friday, May 1** to reserve your seat. Please note that reservations are nonrefundable.

\*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, May 1**. 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 \_\_\_\_\_

## Set young savers up for success with an AECU youth account!



At Academic Employees Credit Union, we love helping young members build strong savings habits early. This spring, we're giving youth members a head start with a special account bonus. Here's how your family can participate:

- For our members up to age 12, **we'll deposit \$9** 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 \$9** 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 \$90 deposit!**\*



Help set your children and grandchildren up for success 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 4/1/26-4/30/26. AECU will contact the winner no later than 5/8/26. Contact AECU for complete details.

# PUMP the brakes on payments



**Starts June 1**

**90 days with no auto loan payments\***

Put the brakes on payments while you get behind the wheel of your next vehicle (or a better payment). Whether you're looking for a new ride or hoping to lower your current payments, we offer low, fixed rates and flexible repayment terms. Watch our website, office and summer newsletter for complete details.

\*Offer valid 6/1/26-8/28/26, 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 refinance. Contact AECU for complete details.

## Notes and Info

### Savings rates Effective April 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:

Memorial Day	Monday, May 25
Juneteenth	Friday, June 19
Independence Day	Friday, July 3 (observed)

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 fall for imposter scams

Scammers are increasingly posing as government agencies, law enforcement or even financial institutions to trick people into sending money or sharing personal information. These scams often involve urgent requests or threats meant to pressure victims into acting quickly. Remember:

- We will never contact you asking for passwords, PINs or secure account information.
- Be cautious if someone demands immediate payment through gift cards, wire transfers or cryptocurrency.
- When in doubt, hang up and contact the organization directly using a verified phone number.

If something doesn't feel right, trust your instincts and contact us so we can help protect your account.



AcademicECU.com • 2804 W. Ash St., Columbia, MO 65203



Phone (573) 445-1845  
Toll-free (888) 470-7770  
Fax (573) 445-2068

**Lobby Hours**  
Monday, Tuesday, Wednesday, Friday: 9 a.m. - 5 p.m.  
Thursday: 10 a.m. - 5 p.m.

**24 Hour VRU (Voice Response Unit)**  
1-888-BCTCU24 (1-888-228-2824)

**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