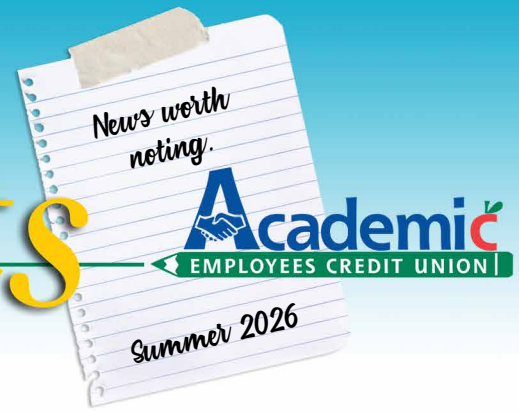


pencil points



Our mobile app is here!

Managing your money just got easier with the new Academic Employees Credit Union mobile app! Now you can securely access your accounts from your mobile device wherever life takes you. With the app, you can check balances, view account activity, transfer funds, deposit checks and stay connected to your finances whether you're at home, at work or on the go.

Take AECU with you, and download the AECU mobile app today from your app store!



Student loan options are coming soon

Planning for college comes with a lot of important decisions, including how to cover education expenses. Academic Employees Credit Union will soon offer student loan options through Sallie Mae to help students and families find financing solutions that fit their needs - even if they're not an AECU member!

Stay tuned for more details coming soon about our student loan options.



PUMP the brakes on payments

Make no payments for 90 days*



Put the brakes on payments while you get behind the wheel of your next vehicle (or a better payment). We offer low, fixed rates and flexible repayment terms. And through Aug. 31, take advantage of our special **auto loan offer**:

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

Plus, drive worry-free with our low-cost protection products:

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

Pump the brakes on payments, and apply today!

*Offer valid 6/1/26-8/31/26, 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 for refinance. Contact AECU for complete details.

Stock up and save during Missouri's back-to-school sales tax holiday

Get ready for the school year, and enjoy tax-free shopping on eligible school supplies, computers, clothing and other items. For full details, scan the QR code with your mobile device.



**Friday, Aug. 7-
Sunday, Aug. 9**

Make your back-to-school budget go even further with a **Visa credit card®** or **Classroom Cash loan** from Academic Employees Credit Union!

At AECU, we know educators want to provide everything they can to help their students succeed. With our **Classroom Cash loans**, you can get the supplies your students need without breaking your budget. This can be especially helpful for new teachers. Take your savings to the next level by shopping during the tax-free weekend!

Notes and Info

Savings rates Effective July 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:

Independence Day	Friday, July 3 (observed)
Labor Day	Monday, Sept. 7
Columbus Day	Monday, Oct. 12

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.

Thanks for making our annual meeting a success!

Thank you to everyone who attended our annual meeting! We shared all the great things we did in 2025, plans we have for 2026 and gave away fun prizes! Congratulations to our member-elected board of directors and supervisory committee:

Board of directors

Craig Adams
Patty Avery
Jennifer Cone
Thaddues Hamilton
Sandra Logan
Russel Sackreiter
Deborah Tucker

Supervisory committee

Preston Bass
Joyce Coats
Ed McCoy
Judi Privitt
Angela Twitty

Congratulations to our 2026 Youth Month drawing winners



We love encouraging our young members to build smart saving habits early and watch their financial confidence grow. Warner J. and Rosie T. are the winners of our \$90 Youth Month drawing! Keep an eye out for more ways to learn, save and grow financially.



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

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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