

pencil points

Fall 2006 News worth noting from your credit union.

13 Is No Longer An Unlucky Number ...

Enjoy One Of The Best Rates Around With Our Special, Limited-Time Offer CD!

Our Special 13-Month Term Share Certificate Pays 5.56% APY*

Toss your superstitions out the window and race into AECU today to open a 13-month CD! For a limited time only, we are offering a special 13-month certificate that offers one of the highest rates around:

Invest a minimum of \$1,000 for a period of 13 months and earn 5.56% APY*

This 13-month certificate gives you an outstanding return without tying up your money for a long period of time. And, remember, your investment is federally insured to \$100,000 by the National Credit Union Administration, a government agency, so you can rest assured that your hard-earned funds are safe with us.

Now is the time to earn more for your dollar. Call us today at (573) 445-1845 or (888) 470-7770 to open your 13-month term share certificate.

* APY = Annual Percentage Yield. This is a limited time offer and the 13-month certificate is not a self-renewing certificate. Interest earned and compounded quarterly. Rates and terms subject to change.

The Holiday Season Is A Breeze ...

With An AECU Christmas Club Account

If you are a Christmas Club saver, get ready to shop! Your Christmas Club funds were transferred to your AECU share/savings account and available for withdrawal Oct. 1, 2006.

Imagine how easy shopping will be with cash in hand! You can buy for all your family and friends without worrying about the high-interest credit card bills that hit your mailbox right after the new year.

If you don't currently have a Christmas Club account, open one today to lessen the hassle of the 2007 holiday season. There is no minimum deposit required and you'll find that saving for the holidays couldn't be easier. Simply call or stop by our office and get your Christmas Club account started today.

Open The Door To Your Dreams

If you've been longing for a home of your own, wanting to move out of your starter home or just considering refinancing, look no further than Academic Employees Credit Union (AECU). AECU has a wide variety of mortgage loan products and services available to our members.

There's no better time than now to start looking for that perfect home. We are in a "Buyers market," meaning that many sellers are lowering their prices to attract potential buyers. Many new home builders are even offering upgrades like hardwood floors, granite countertops, high-end appliances or other freebies to new home buyers.

These discounts and upgrades are great for buyers! Compared with mortgage loan services from AECU, you're sure to get the best deal around. Come in and see what we can do for you. You'll be opening the door to your new place in no time!

Skip-A-Payment And Spread Holiday Cheer To Children's Miracle Network

One Of Our Most Successful Fund-raisers Is Back!

It's hard to believe the holidays are almost upon us once again. AECU has made it easy to find a little extra holiday cash with our Skip-A-Payment Program. The plan allows you to postpone your December 2006 auto loan payment(s) until the end of the loan(s)*, and spend the money that you would have used as your auto loan payment(s) on anything you wish!

Members who qualify are invited to skip their auto loan payment(s) with AECU simply by donating 10 percent of their monthly payment or a maximum of \$50 (whichever is less) to benefit Children's Miracle Network. To apply for "Skip-A-Payment," simply fill out the form below and return it to the credit union no later than Oct. 31, 2006!

The form must either include a check for 10 percent of your monthly payment(s), up to \$50 for each Skip-A-Payment auto loan request, made payable to Academic Employees Credit Union ... or a notification on the form that you want the amount deducted from your credit union checking or savings account.

We are pleased to bring you this special program and are excited to help seriously ill children at the same time. 1464-00 Happy holidays from all your friends at AECU!

* Does not apply to mortgages or credit cards, auto loans only. Member must be current on all loan payments. Eligibility based on applicant credit and other factors. Form must be received by Oct. 31, 2006. No late requests will be accepted. Contact credit union for details.

"Skip-A-Payment Form" to Benefit Children's Miracle Network

- I choose to participate in this Children's Miracle Network fund-raising effort by paying the fee described. I agree that signing below constitutes an extension of my auto loan agreement, if approved (NOTE: Application will be denied without co-maker signature).
- Enclosed is a check for 10 percent of my monthly auto loan payment(s), maximum \$50 each request.
- Please deduct from my credit union savings account.
 - Please deduct from my credit union checking account.



Account Number(s)

Loan Number(s)

X

Print Member Name

Member Signature

X

Print Co-Signer Name

Co-Signer's Signature

Loan Extension Agreement: By signing, you agree your auto loan payment(s) for the month of December will be extended to the same date of the following month. Interest will still continue to accrue daily on the unpaid principal balance during the month of December 2006, which is skipped. The effect of skipping a payment will be to extend the original estimated maturity date that your auto loan was scheduled to be paid in full. The remaining terms of the auto loan documents shall remain unchanged. Member credit and other qualifying factors apply.

Celebrate International Credit Union Day With Us ...

And Be Treated Like The Owner You Are!

That's right, you're not only a member. You're also an owner of AECU! That is just one of the many differences that make credit unions unique. All over the world more than 42,000 credit unions in 92 countries are making a big difference to more than 157 million members with unprecedented financial services.

On **Thursday, Oct. 19, 2006**, celebrate International Credit Union Day with us to recognize credit unions everywhere. We will have a celebration to honor credit unions and you, our valued member and owner. Hot dogs and refreshments will be available, along with giveaways to all members who attend. Members can even register to receive door prizes!

Each year, International Credit Union Day gives us an opportunity to remember our proud history as we promote understanding and support for the credit union difference. Be sure to join us!

Online Access Makes AECU Even Better!

CMYCUINFO, Online Access

Did you know you have access to your AECU accounts 24 hours a day, seven days a week? All you need is a PC, Internet access and a **CMYCUINFO** user name and password. It's free with your credit union checking account.

Sign up for **CMYCUINFO** by completing and returning the request for a user ID and password (found on our Web site at www.academiccu.com) if you currently have a share draft (checking) account with us. Then, just click on the **CMYCUINFO** link and you can:

- Check account balances
- Review and print statement history
- Verify cleared checks
- Make transfers between accounts
- Transfer funds to make loan payments, and more
- View and print cleared checks



Access your accounts from your home, your office or from wherever you happen to be. Sign up for **CMYCUINFO** today!

Electronic Statements

Instead of waiting for your statements to arrive in the mail, you could be receiving them electronically. When you sign up for e-Statements you'll receive e-mail notification by the second business day each month that your statement is ready for you to review. It's quicker and safer than receiving them in the mail! If you're interested in receiving statements electronically, e-mail us at msr@academiccu.com or call us at (888) 470-7770 or (573) 445-1845.

Money ... A Conversation You Can't Afford To Put Off

So many families today are uncomfortable discussing money. We are inviting you to meet with our onsite advisor, Mel Roberts. We want every credit union member to have the opportunity to:

- Plan for the future (planning is sensible at any age)
- Define goals (get a clear-cut explanation of how to obtain your personal goals)
- Ask questions (regarding any financial concerns you may have)
- Find out the importance of a medical Power of Attorney
- Plan ahead for inevitable final expenses

An Opportunity You Can't Afford to Miss!

Call to schedule a meeting today! The offer is valid through December 15, 2006. You will receive our complimentary "Survivors Guide!"

Call Linda at (573) 445-1845 for more information.

Mel Roberts is a registered representative of Workman Securities Corporation, 6500 City West Pkwy., Suite 350, Eden Prairie, MN 55344, (952) 541-6094. Securities Broker/Dealer, member NASD/SIPC. Securities and Insurance products are NOT deposit obligations of, insured or guaranteed by Academic Employees Credit Union, are not insured by the NCUA or any agency of the United States and involve investment risk, including possible loss of principal.

We'll Have Your First Present Of The Holiday Season!

A Free 2007 Calendar

We will have free 2007 calendars available* for members starting Dec. 1, 2006. Please stop in to receive our gift to you! It's a way for our staff to say, "Thank you and Happy Holidays." We want to take the opportunity to thank you for choosing us for your financial needs and to wish you a holiday season that is filled with joy and prosperity.

* While supplies last.

I N F O B O X

Rates

Effective Sept. 30, 2006.

	Dividend Rate	APY*
Shares (Savings)		
\$100 - 4,999.99	.40%	.40%
\$5,000 and up	.60%	.60%
Specialty Shares	.40%	.40%
Christmas Club	.40%	.40%
SPECIAL OFFER	APR*	APY*
Limited-Time		
13-Month CD	5.45%	5.56%

Contact the credit union for rates on other term share certificates.

* APR = Annual Percentage Rate. APY = Annual Percentage Yield. Rates as of Sept. 30, 2006, and are subject to change.

Holiday Closings

Academic Employees Credit Union will be closed in observance of the following holidays:

Columbus Day
Monday, Oct. 9

Thanksgiving Holiday
Thursday, Nov. 23
Friday, Nov. 24

Christmas Holiday
Monday, Dec. 25
Tuesday, Dec. 26

New Year's Day
Monday, Jan. 1, 2007

Remember, even when our office is closed, you can still access your account 24/7 with your ATM or debit card, the convenience of our Voice Response Unit and online with **CMYCUINFO!**

Account Number Search!

Can you find your account number hidden in this issue of pencil points? If so, contact us by Dec. 31, 2006, to claim a great prize for winning our hidden account number search!



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

Office Hours
Lobby
Monday—Friday 9 a.m. - 5 p.m.
Drive Up
Monday, Tuesday and Thursday 8 a.m. - 5:15 p.m.
Wednesday and Friday 8 a.m. - 6 p.m.

