

# pencil points

News worth noting from your credit union.

## From The President

In Columbia, you can always tell when school is about to start. The city has a different sort of feel to it. I used to think that feeling was dread, but I have come to recognize it as excitement.



We live in an area that is centered around education. It seems if you aren't here to go to school, then you're here to teach it. While the rest of America gets a fresh start January 1st, Columbia gets a fresh start each August.

This year, I have had the pleasure of visiting many of the schools in Columbia and distributing free gifts to the staff at each school. Although each building is different, one thing remains constant: the unparalleled feeling of teamwork and community.

Each school community consists of different teams and departments, all working together for one common goal: to provide a safe, secure, learning environment for our children.

It truly does take a village to raise a child. Bus drivers, custodians, kitchen staff, teachers, counselors and administration speak of teamwork constantly. It is a common theme at back-to-school breakfasts and meetings. It seems that every staff member, old and new, understands the importance of working together and creating a community feel at each school.

As a child, I knew that my school was full of people that cared and looked out for me. I knew that it was a safe place. It is only as an adult that I can fully comprehend all that goes into caring for and educating each child that attends our schools. There is an immense amount of work that goes into the education of our children. It could not be done without the cooperation and dedication of each member of a school's staff.

I am proud to live in a community that recognizes the importance of education, and I am even more proud that our educators recognize the importance of community.

On behalf of the staff of Academic Employees Credit Union, I would like to say thank you to every educational employee that encourages our children – and each other – to learn, grow and explore, all while providing that safe, comfortable place known as a community in which to do it.

Sincerely,

Sky Poindexter  
President

## Academic Employees Credit Union: The Financial Institution Of Choice For The Academic Industry

Academic Employees Credit Union (AECU) is your place for all your financial needs. We offer great savings and loan options that are designed to help your personal goals – and pocket book! Just look at all we have to offer!

- Free Checking
- Free ATM and Debit Cards
- Free CMYCUINFO, Online Banking
- Free Direct Deposit
- Christmas and Specialty Savings Accounts
- Certificates of Deposit
- New and Used Auto Loans
- MasterCard® Credit Cards
- Line of Credit Loans
- And More!

We even offer our Scotty Savers Club Account, designed for our members age 12 and under. There's no minimum balance requirement

to earn dividends, and savers earn "Scottie Bucks" with each \$10 deposit, which can be redeemed for special prizes!

As a member-owned, not-for-profit financial institution, we offer fewer fees, lower loan rates, higher savings rates, a wide variety of convenience services and fast, friendly service from people you know and trust.

Be sure to tell your friends and family about us! Our membership is open to those working in, or affiliated with, education and educational-related institutions in Boone County and seven surrounding counties. Employees of public, private, parochial or home-school related organizations are all eligible for membership at AECU. In addition, your family members are also eligible to join.

## Save Hundreds With An AECU Auto Loan

You can save hundreds of dollars on your new auto when you finance through AECU!

AECU offers much lower rates than found at banks. **Rates are currently as low as 5.50% APR\* for new and used vehicles!**

By snagging a lower APR,\* you'll pay less for the vehicle! In addition, AECU offers outstanding terms for auto loans, making your monthly payment affordable, while still allowing for a timely payoff.

In addition to great rates and terms, by financing through AECU, you will be able to take advantage of any manufacturer rebates the dealership might be offering. That just adds up to more savings!

Below is an example of how much money you can save by financing through AECU instead of a bank!\*

	AECU	Bank of America	Capital One	E-LOAN	US Bank
Amount Financed	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000
Term	48 Months	48 Months	48 Months	48 Months	48 Months
Loan Rate	5.50% APR*	6.34% APR*	6.35% APR*	6.25% APR*	7.32% APR*
Monthly Payment	\$348.85	\$354.62	\$354.69	\$354.00	\$361.42
Total Payments	\$16,744.65	\$17,021.68	\$17,024.96	\$16,991.84	\$17,348.42
<b>Overall Savings With AECU</b>		<b>\$277.03</b>	<b>\$280.31</b>	<b>\$247.19</b>	<b>\$603.77</b>

\*APR = Annual Percentage Rate, based on member credit and other factors. Rates and terms subject to change without notice. Competitor rates provided by Bankrate.com as of 09/07/2007 and are based on new vehicle rates only. Competitor used vehicle rates may vary.

## Skip Your December Auto Loan Payment And Help Seriously Ill Children

The holidays will soon be upon us! That means your budget may get stretched to the limit. We have the perfect way to help ease the strain of the holidays and help seriously ill children at the same time... simply skip your December auto loan payment!

Members who qualify are invited to skip their auto loan payment(s) with AECU simply by donating 10 percent of your monthly payment(s) or a maximum of \$50 to benefit the Children's Miracle Network.

The plan allows you to postpone your December 2007 payment(s) until the end of the loan(s),\* and spend the money 3124-00 that you would have used as your payment(s) on anything you wish!

To apply, simply fill out the Skip-A-Payment form provided here and return it to the credit union no later than Oct. 31, 2007.

Sorry, no late requests for this program will be accepted or processed.

**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. Happy holidays from all your friends at Academic Employees Credit Union!

\*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, 2007. No late requests will be accepted. Contact credit union for full details.

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

- I choose to participate in this Children's Miracle Network fundraising effort by paying the fee described. I agree that signing below constitutes an extension of my loan agreement, if approved (*NOTE: Application will be denied without co-signer signature*).
- Enclosed is a check for 10 percent of my monthly 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)

Print Member Name

X

Member Signature

Print Co-Signer Name

X

Co-Signer's Signature

**Loan Extension Agreement:** By signing, you agree your 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 2007, which is skipped. The effect of skipping a payment will be to extend the original estimated maturity date that your loan was scheduled to be paid in full. The remaining terms of the loan documents shall remain unchanged. Member credit and other qualifying factors apply.



## Meet Andy Bromert, AECU Loan Officer

Andy Bromert is the new loan officer at AECU. He has been with AECU for four months and has lived in the Columbia area for seven years.

Andy brings extensive knowledge of the mortgage and banking industry to AECU. However, he also owns and operates his own small auto dealership – which he has had for several years now.

During his spare time, he enjoys fishing,

playing golf and spending time with his lovely wife of two years.

"It is a great pleasure to be part of this wonderful staff here at Academic Employees Credit Union," explains Andy. "I will do my best to continue to provide the same great customer service you've all had with the credit union in the past. Feel free to stop by anytime to introduce yourself or ask any questions you may have."



## AECU Has Your First Present Of The Holiday Season!

### A Free 2008 Calendar

We will have free 2008 calendars available for members starting December 1, 2007.\*

Please stop in to receive our gift to you! It's a way for our staff to say, "Thank you and happy holidays!"

In addition, we would like to take this opportunity to thank you for choosing AECU for your financial needs and to wish you a holiday season that is filled with joy and prosperity.

\* While supplies last.

## INFOBOX

### Rates

Effective Sept. 30, 2007:

	Dividend Rate	APY*
<b>Shares (Savings)</b>		
\$100 – 4,999.99	.40%	.40%
\$5,000 and up	.60%	.60%
<b>Specialty Shares</b>	.40%	.40%
<b>Christmas Club</b>	.40%	.40%

Contact the credit union or visit [www.academicecu.com](http://www.academicecu.com) for rates on other term share certificates.

\*APR = Annual Percentage Rate. APY = Annual Percentage Yield. Rates as of September 30, 2007, and are subject to change.

### Holiday Closings

Our offices will be closed in observance of the following holidays:

<b>Columbus Day</b>	Monday, Oct. 8
<b>Thanksgiving</b>	Thursday, Nov. 22 Friday, Nov. 23
<b>Christmas</b>	Monday, Dec. 24 Tuesday, Dec. 25
<b>New Year's Day</b>	Tuesday, Jan. 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 our Voice Response Unit and online with **CMYCUINFO!**

### Account Number Search!

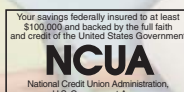
Can you find your account number hidden in this issue of Pencil Points? If so, contact us by **December 30, 2007**, to claim a great prize for winning our hidden account number search!



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Toll-free (888) 470-7770  
Fax (573) 445-2068  
[www.academicecu.com](http://www.academicecu.com)

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



### Office Hours

Lobby	Drive Up
Monday, Tuesday, Wednesday, Friday: 9 a.m. – 5 p.m.	Monday & Tuesday: 8 a.m. – 5:15 p.m.
Thursday: 10 a.m. – 5 p.m.	Wednesday: 8 a.m. – 6 p.m.
	Thursday: 10 a.m. – 5:15 p.m.
	Friday: 8 a.m. – 6 p.m.