

pencil points

News worth noting from your credit union.

Put High Rates In Your Rear View

Finance Your Vehicle With AECU

Pay Just 3.90% APR*

Leave high interest rates and hefty loan payments in the dust! With a vehicle loan from AECU, you can enjoy great service, affordable payments and a low rate that will really speed up your savings!

Finance your vehicle with Academic Employees Credit Union this summer, and pay rates as low as 3.90% APR for up to 60 months!*

If you're thinking about purchasing a new car or truck, stop by the credit union before you shop. We can 3483-00 pre-approve your loan, so you'll be able to negotiate as a cash customer. Plus, you'll enjoy flexible terms, personal service and no hidden fees or charges.

Even if you already purchased your vehicle and got a loan from a different financial institution, we may be able to lower your rate, reduce your payment and give you the great service you deserve!

Put high rates in your rear view this summer, with a vehicle loan from AECU. Call (573) 445-1845, or visit our office to apply today!

*APR = Annual Percentage Rate. Rate subject to membership eligibility and creditworthiness. Contact credit union for complete details.

Special Notice Opt In For Courtesy Pay Protection

Academic Employees Credit Union's Courtesy Pay program allows us to cover your costs when you don't have enough funds in your account. This means you are able to pay your bills, pick up the groceries you need, fill your gas tank or manage unexpected expenses without facing the embarrassment and high cost of bounced-check fees from merchants. These examples, along with many others, are why we offer this financial safety net – and reasons it should remain available to you and your family.

As a checking account holder in good standing, you might already have Courtesy Pay available on your account. Due to recent changes in federal legislation (Regulation E), we are required to have all members opt in to receive/keep Courtesy Pay on their everyday debit card and ATM transactions. **If you do not contact us or return the authorization form by August 15, 2010, you will be unable to access Courtesy Pay through your ATM or debit card.** (Note: Consent is not required for continued access to Courtesy Pay for checks, in-person withdrawals, ACH preauthorized items, Internet banking and telephone banking.)

What You Need To Know About Overdrafts & Overdraft Fees
An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have standard overdraft practices (Courtesy Pay) that come with your account.
2. We also offer overdraft protection plans, such as a link to a savings account or pre-authorized line of credit, which can be accessed to pay overdrafts. Our overdraft protection plans are a free service to our members.

This notice explains our Courtesy Pay practices.

What are the Courtesy Pay practices that come with my account?
We currently authorize and pay overdrafts for the following types of transactions:

- ATM transactions, debit card transactions, checks, ACH preauthorized items, in-person withdrawals, telephone banking and Internet banking

After August 15, 2010, we will not authorize and pay overdrafts for the following types of transactions unless you ask us to:

- ATM transactions
- Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. In the event that we do not authorize and pay an overdraft, your transaction will be declined.

What fees will I be charged if Academic Employees Credit Union pays my overdraft?
Under our Courtesy Pay practices:

- We will charge you a fee of \$25 each time we pay an overdraft
- There is no limit on the total fees we can charge you for overdrawing your account
- We will only overdraw your account up to \$500

What if I want Academic Employees Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions?
If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions, complete the form at left, and return it to the credit union.

Yes, I want Academic Employees Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions. (Opt in)

Signature

Printed Name

Date

Member Number

FOR OFFICE USE ONLY

Date received

Processed by



Take Care Of Your Budget And Your Back AECU Partners With Local Chiropractor

A long school year can take its toll on your body, so AECU has teamed up with Mid-Missouri Clinic of Chiropractic and Dr. Kari Everly to take great care of our members and their families. This summer, you can enjoy quality chiropractic care at a cost that won't break your budget.

For a limited time, AECU members can schedule an appointment with Dr. Everly and learn about chiropractic treatment options for only \$15.* Your discounted consultation includes a consultation, chiropractic examination and X-rays (if needed). Plus, Dr. Everly will take the time to answer your questions about chiropractic care.

Chiropractic care may be able to help if you suffer from migraine headaches, lower back pain, numbness or soreness in your arms or legs, fatigue, muscle spasms, dizziness and muscle strains or sprains. For such an affordable price, why wouldn't you take advantage of this special, members-only offer?

To schedule your appointment at Mid-Missouri Clinic of Chiropractic, located at 4040 N. Rangeline, call Dr. Everly at (573) 256-6789, and mention the special offer for Academic Employees Credit Union. Don't delay – this offer is only good through Thursday, August 19.

*This offer is not available for medicare/medicaid patients.

Get The Platinum Advantage Coming This Summer!

Don't burden your wallet and your budget with multiple credit cards! High rates, hidden fees and impossible rewards can be more hassle than help. Academic Employees Credit Union has developed a new Visa® Platinum Credit Card to handle all your credit needs.

Check out the Platinum Advantage:

- Fixed rate of 7.90% APR* on all purchases and transfers
- No annual or hidden fees
- 25-day grace period on all purchases
- Easy balance transfers
- Make payments and inquiries through your credit union
- Greater card security with zero liability on signature transactions
- And now....personalized cardholder rewards from travel to gifts and merchandise!

Members who already have our Visa Classic Credit Card and qualify for the Platinum Card will be automatically upgraded. Don't have a credit card with us? Stop by AECU and fill out an application today. Soon, you'll be enjoying the benefits – and great cardholder rewards – of your AECU Visa Platinum Credit Card.

*APR = Annual Percentage Rate. Card approval subject to member eligibility and creditworthiness. Contact credit union for complete details.

Mark Your Calendar For Teacher Appreciation Day Friday, August 13

Academic Employees Credit Union and American Income Life invite all area teachers to a special appreciation day at the credit union this summer!

Where: AECU Office
2804 West Ash St.
Columbia, MO

When: 11 a.m. to 4 p.m.

All who attend will enjoy refreshments, socializing, prize drawings and fun! Plus, we will offer child safety kits to ensure the safety of your little ones.

This event isn't just for credit union members – all educators are welcome! Bring your friends and coworkers by to discover the credit union difference and have a great time.

We hope to see you there!

Annual Meeting Sets A Strong Course For 2010

In May, AECU members joined the credit union at a pirate-themed annual meeting to celebrate our accomplishments and chart a course for the coming year. Despite rough economic seas in 2009, President Sky Poindexter was proud to report that AECU had successfully weathered the storm and would continue to assist members with strong financial products and personal service. In fact, the credit union unfurled several new products last year – including a new home equity loan program – and plans to launch a rewarding new credit card option this summer. With a great volunteer Board of Directors and Supervisory Committee, including newly-elected member Jan Brooks, the credit union is looking forward to smooth sailing in 2010.

I N F O B O X

Rates

Effective June 30, 2010:

	APR*	APY**
Primary Shares		
\$100 - \$4,999.99	0.25%	0.25%
\$5,000 and up	0.40%	0.40%
Specialty Shares	0.25%	0.25%
Christmas Club	0.25%	0.25%

*APR = Annual Percentage Rate.

**APY = Annual Percentage Yield. Rates are subject to change.

Contact the credit union, or visit www.academicecu.com for rates on other term share certificates.

Holiday Closings

Our office will close in observance of the following holidays:

Independence Day

Monday, July 5

Labor Day

Monday, Sept. 6

Columbus Day

Monday, Oct. 11

Account Number Search!

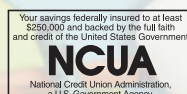
Can you find your account number hidden in this issue of *Pencil Points*? If so, contact us by **July 31, 2010**, to claim a great prize for winning our hidden account number search!



2804 W. Ash • Columbia, MO 65203

Phone (573) 445-1845
Toll-free (888) 470-7770
Fax (573) 445-2068
www.academicecu.com

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



Office Hours

Lobby
Monday, Tuesday,
Wednesday, Friday:
9 a.m. – 5 p.m.
Thursday: 10 a.m. – 5 p.m.

Drive Up

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.