



If Home Is Where Your Heart Is, Shouldn't Your Mortgage Get The Same Loving Care?

Buying a new home is one of the biggest emotional investments you can make. After all, this could be the place where you will watch your children grow up ... build and strengthen family traditions ... grow old together. This decision could last a lifetime.

But, as you know, your emotions are only part of the investment. When shopping for a mortgage to finance your dreams, you need to know that your lender recognizes the significance of your decision and treats your financial matters with the same loving care.

Turn to Academic Employees Credit Union (AECU), where we always have your best interests at heart. After all, we know you, we know your family, and we have been taking good care of your many other financial needs. Why not let us help with your mortgage?

Our mortgage expert can help you choose from a variety of home financing options and services, and we will put together the mortgage that best fits your family's needs and expectations. Give us a call at (573) 445-1845 or (888) 470-7770 to see how we 2246-00 can get you into the home of your dreams.

Our Valentine Gift To You!

Get a mortgage through AECU between now and February 28, 2007, and we will give you \$100 just for closing!*

*Offer is subject to change. See credit union for details. Valid through Feb. 28, 2007. \$100 will be deposited into account after loan closing.

Seasons Change *A Message From The President*

Sitting among the aftermath of the most recent 15+ inch snowfall, as I begin to think about the message I annually desire to write to the membership this time of year, I am reminded that "seasons change." Combine the temperature outside with the wind chill — I believe it to be true! Winter came early! Seasons do change. All things can change. Nothing is guaranteed forever. Embrace it!

Change happens each day of the year. Our world changes. People change. Business changes. Needs change. Life changes. Change is always teetering on the edge of the horizon. Change need not be looked upon as something bad or negative. We must prepare ourselves for change. Life is full of changes — through the successes and failures in all aspects of business and life — change continues. If there is one thing I have learned during my 18 years in this position — change happens! So, I embrace it!

I am proud of the changes that have occurred over the past year at Academic Employees Credit Union. We have successfully implemented our new Web site, www.academicecu.com! We followed that by rolling out CMYCUINFO, our online member account access feature! Our Web site is a great resource for learning more about all of the products and services that AECU offers. In addition, you can find our latest promotions, current rates and access our user-friendly financial calculators. And, when enrolled to access CMYCUINFO, you can check your account balances, transfer funds between accounts, see checks that have cleared your account, review statement history and view and print images of cancelled checks. We began offering electronic statements! What a time saver! Members taking advantage of this receive their monthly statement from us on the second day of each month!

One of our biggest changes was implementing mortgage lending services. We offer a wide variety of mortgage loan products to meet all of your needs. And, our partnership with Mel Roberts, an onsite financial services representative of Workman Securities Corporation, has worked very well for members who have made the decision to take control of their financial future by planning for change and setting goals! Change does indeed, happen!

Change will continue into 2007. I encourage each of you to take time to review your financial well-being. If change is needed — consider it — embrace it — make it happen! There is no time like the beginning of a year, or season, to change. Your credit union will continue in its tradition of change, I am certain. Change will happen. Some of what I am planning includes offering bill pay from CMYCUINFO member account online access. We also will add additional links from our Web site for more member convenience. We will implement new mechanical repair coverage options that will provide members with added value, security, and peace of mind when taking auto loans.

We also will actively assist members in reviewing their current selections for protections of credit life and credit disability coverage. We all are potentially just an accident away from something occurring that could cause a major change in our life. All of our loan insurance products are affordable and provide peace of mind and family protection.

You might be considering a move in 2007. We are in a "buyers market." It could be a perfect time to change homes. Sellers are lowering their prices to attract potential buyers. Couple that with a mortgage loan from AECU, and you could easily get the home you want at a price you can afford!

Change happens all around us. Our environment changes. Our lives change. We live, breathe and experience change continually. Let it happen — make it a positive experience! But be prepared for it. It will happen — just like the change of seasons. Remember, your credit union is here to help. And, while you are contemplating the changes you want or need to make in the year ahead, please know that I want to thank you for your loyalty and patronage this past year. I wish each of you good health, good times, good friends, loving family, and much happiness and prosperity as you face the changes in your life in 2007! Embrace!



Linda K. Griffin, President
Academic Employees Credit Union

It is STILL Your Lucky Day:

We have Extended Our Offer For This 13-Month Share Certificate

Thank your lucky stars; we are starting the New Year by extending our Share Certificate special offer! Your money could be earning one of the highest rates around in just 13 months.

Invest a minimum of \$1,000 for a period of 13 months. 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.

Credit Union To Initiate Staff Development/Training Hour

To ensure that members continue to receive the best possible service, the credit union will begin allowing time each week for training and staff development. These sessions will provide time for staff to acquire ongoing education and training, allowing them to stay current on important policies and procedures, learn about new products and services and in general cross-train better to provide a positive member experience. Our financial services environment is constantly changing and regulatory changes and requirements require that our staff become well versed in this ever-changing market.

These sessions will be held each Thursday morning, requiring that our lobby and drive-up services not open until 10 a.m. This will be the only change in our hours. Please note this for your convenience. And remember, with your ATM/Debit card

and our online CMYCUINFO service and our audio VRU 1-888-228-2824, you can still manage your accounts even when we are closed.

We want to thank you for your patience and understanding as we make this transition to our new operating hours.

New Credit Union 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.

Online Anytime

CMYCUINFO at www.academiccecu.org

Important Member Notice Regarding Open Revolving Credit Lines

In order to comply with regulatory requirements and written loan policies regarding open line of credit limits established for members under the Loanliner Lending Plan, all members with existing pre-approved credit lines need to be aware that procedures require us to review those credit lines, at least annually. At the time of the review, we will be determining if we have adequate information or need to request additional information. If additional information is needed we will send a letter with instructions to return the requested information to us by a deadline. If the requested information is not received by that deadline, administrative procedures require us to close the open credit line at that time.

Types of changes that may be necessary after the annual review are adjustments to the annual percentage rate charged on the open credit line in conjunction with the current Loanliner rate disclosure addendum. Determination if the member

still qualifies for the same credit limit — the limit could be adjusted up, down or closed. Determination if minimum required monthly payment is adequate, or needs to be adjusted. Determination if member still has the capacity to repay and creditworthiness to justify this type of unsecured debt load. Determination if member has any delinquent loan obligations, which will cause the credit line to be shut down and no future advances will be allowed.

This disclosure of our policies and procedures needs to be noted by all members who currently have open line of credit limits with the credit union. Please retain this information with your other important loan papers for future reference. Please know that our credit union personnel appreciate your patience and willingness to respond promptly to the annual review procedures. If you have any questions, feel free to contact our Loan Officer, Sky Poindexter or our Lending Assistant, Angela Twitty.

INFOBOX

Consumer Information Security Alert: Fraud

Fraud is always on the rise. Please protect yourself with these quick tips.

- Never tell anyone what your PIN number is.
- Do not give out identifying account or personal information.
- Do not respond to e-mails or phone calls requesting information.

Remember, AECU will never call or e-mail you to ask for your personal information. If you feel uncomfortable or think you might be a victim of fraud, please contact us immediately.

Rates

Declared by the board of directors for the quarter ending Dec. 31, 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 December 31, 2006, and are subject to change.

Holiday Closings

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

Monday, Jan. 15
Martin Luther King, Jr. Day

Monday, Feb. 19
Presidents' Day

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 March 31, 2007, 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.academiccecu.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.

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Monday & Tuesday:
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Wednesday: 8 a.m. – 6 p.m.

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