

## Meet The AECU Staff

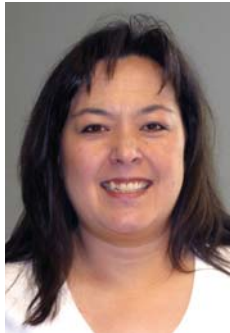
As a member of AECU, we want you to be comfortable doing business with all of the talented and dedicated individuals who work for the credit union. Each person profiled here is part of the AECU team willing to work for your financial stability and success.

### Angela Twitty, Operations Manager

An AECU veteran of six years, Angela has worked her way from Member Service Representative and Administrative Assistant to her current position as Operations Manager. In that time, she's not only learned the ins and outs of AECU, she's made friends and confidants within our membership.

Angela joined our team after working for a five-star resort – a position we're sure helped her to achieve the great standards of service she exemplifies here at the credit union. Though many of her favorite hobbies are reading, playing pool and spending quality family time, we think Angela still likes to push the envelope sometimes. In fact, as a former resident of Colorado, she used to rappel off of rocks in the mountains!

If she's willing to go that far for fun, think of the lengths she'll go to help our members achieve their financial goals!



### Floreisha Washington, Full-Time Member Service Representative

You know that person who is always willing to lend a helping hand? The one who wants to bring a smile to your face and sunshine to your day? Floreisha is that person.

She can't even decide whether the members or her coworkers are her favorite part about working at AECU. The way she sees it, each group of people provides a unique work experience that is fulfilling and fun. By serving as a Member Service Representative for the past nine months, Floreisha has been able to enjoy both.

When she's not busy working with members or hanging out with friends and family, Floreisha regularly attends church services and meetings. You might be surprised to know that the song running through her head isn't a hymn, though. It's a song from her favorite artists of all time: New Kids On The Block!



### Janine Clines, Loan Officer

With her outgoing, friendly nature, Janine is always ready to help members with an easy smile and positive outlook. Though she's only been with AECU for a year, Janine isn't new to the credit union scene. She's held positions with other financial institutions ranging from teller to branch manager.

It's her go-getter attitude that helps our members as well as Janine's own family. A self-described competitive shopper, we know she's got the scoop on great deals. Whether it be for great outfits or great loan rates, you can trust Janine to help you make the most of your money.

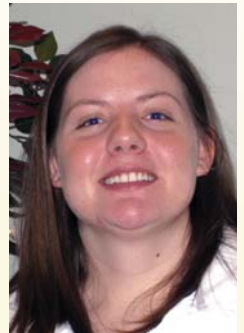
When she's not dealing, Janine can be found wheeling – on motorcycles, that is! She's a Harley-Davidson enthusiast and got her license last summer. Feel free to stop by the credit union office, and ask Janine about her favorite rides!



### Stefanee Morrison, Part-Time Member Service Representative

Stefanee might be one of the newest members of the AECU team, but her seven months of service as an MSR have given her plenty of time to connect with members and coworkers alike! Coming to us after working as a family shoes sales associate at JC Penney, we'd even say that Stefanee is the perfect fit at the credit union.

It's her easy laugh and personable nature that make you feel as if you've known Stefanee for years. True to those old-soul vibes, she is even trying to learn how to quilt before her upcoming nuptials in August. Of course, she's still up for some boisterous fun and goofing off with her fiancé and puppy.



### Jan Brooks, Part-Time Member Service Representative

During her six years as an MSR for AECU, Jan has shown that she has quite a knack for making things flourish and bloom. Not only can she help you develop a savings plan to help your assets grow, but she's also got a serious green thumb!

Jan has a flower and vegetable garden at home, she makes floral arrangements to sell locally, and she's even been responsible for caring for the credit union's own flower beds!

Her gardener's patience pays off at the credit union, where Jan likes the family atmosphere and close community. She particularly enjoys the opportunity to greet each member and learn more about their goals.



### Anne Brown, Part-Time Member Service Representative

When it comes to helping our members identify and reach their financial goals, Anne is right on target. It comes as no surprise to us that she's recently decided to take up a new hobby: target shooting. That's in addition to an already-busy life, filled with family time, quilting, walking, reading and hanging out at home!

Luckily, members won't have to worry about being at the wrong end of Anne's barrel. She reports that her favorite part about working at AECU is the people. With three-and-a-half years of service under her belt, she's been able to assist more than just a few!



## AECU: Safe & Sound

The deposit insurance that covers your savings and provides security for financial institutions nationwide has been extended! Through the Helping Families Save Their Homes Act of 2009, signed into law on May 20, 2009, the share insurance coverage provided by the National Credit Union Share Insurance Fund (NCUSIF) will remain at \$250,000 through December 31, 2013. 4219-00 This level of coverage had previously been set to expire at the end of 2009.

The extension helps to ensure that your money remains safe and secure with AECU. No financial institution is able to offer greater federal insurance coverage. For details on this change, or to learn more about how the NCUSIF protects your deposits, contact the credit union.

## Time For Summer Funds!

What do you do when the economy is down, but the temperatures are up? Come to Academic Employees Credit Union, and get the funds you need to make this summer great! No matter what you're planning, we can help you borrow, save or splurge – all with the superior service and rates you've come to expect.

Need convenient cash for a summer on the go? Apply now for an AECU MasterCard®! It's accepted at travel sites, gas stations and stores worldwide, so you'll always have access to funds when you need them. Plus, you'll never have to worry about unexpected rate hikes or credit limit decreases.



With your AECU MasterCard, you'll be able to enjoy a worry-free summer!

Want to plan a great escape? Why not fly away with an AECU Personal Loan? Not only will you be able to take advantage of current travel bargains, you can pay for it all with low-interest loan that won't burn your budget like those summer rays.

If you want to ensure a great summer every summer, then consider opening a special savings account now! With a designated AECU Specialty Share Account, you can save gradually over time for a specific purpose – like a fun family vacation. Instead of worrying about finance charges or fees, you'll have the savings built up to enjoy every moment of the summer season.

Contact AECU to learn more about your summer fund options, and start celebrating the season today!

## Laissez Les Bons Temps Rouler! AECU Members Enjoyed 73rd Annual Meeting

More than 80 members and guests enjoyed a Mardi Gras party at the AECU Annual Meeting, held at Smithton Middle School on May 8.

Not only were all in attendance treated to a Cajun celebration catered by Jack's Gourmet Restaurant, but they also enjoyed a recap of the credit union's performance in 2008, drawings for prizes and our annual election of officers. Several lucky members even won cash, a GPS system and a portable DVD player!

We would like to take this opportunity to thank our volunteer board and committee members who give of themselves and their free time to make AECU a member-owned success.

### Board of Directors

Frank La Mantia, Chair  
Maurine Hildebrand, Vice Chair  
Susan Vandeloecht, Secretary  
Patricia Brooks  
Hope Burkart  
John McClure  
Glenda Stone

### Supervisory Committee

Ed McCoy  
Preston Bass  
Bob Jewett  
Tony Naylor  
Judy Parsons

## Account Number Search!

Can you find your account number hidden in this issue of Pencil Points? If so, contact us by **July 31, 2009**, to claim a great prize for winning our hidden account number search!

Take Your  
Auto Loan  
Into The  
End Zone!

Win  
Mizzou Football  
Season Tickets!

Don't let high rates and hefty payments tackle your dreams of a new car! Come to Academic Employees Credit Union and get great rates, flexible terms and low payments that won't sideline your savings. In fact, members who take advantage of great credit union financing will even have the opportunity to take their auto loan into the end zone!

Now, when you open a new vehicle loan with AECU, you'll be entered to win a Tiger Tailgate prize package!\* The winner will receive two Mizzou football season tickets, as well as great tailgate accessories for pre- and post-game fun! Already have a vehicle loan at a different financial institution? This is the perfect time to refinance! Pass your loan to AECU, and you'll be able to enjoy first-string credit union savings and service.

New, used or refinanced – your new AECU vehicle loan will qualify you to win the Tiger Tailgate prize package. Contact an AECU Loan Officer for full details or to apply today!

\*Loans subject to membership eligibility, credit worthiness and approval. Offer applies to new loans and new advances of at least \$5,000 to an existing auto loan. Offer ends August 31, 2009. Drawing will be held September 1, 2009. Odds of winning depend on number of entries received. Contact credit union for complete details.

## INFOBOX

### Rates

Effective March 31, 2009:

	APR*	APY**
<b>Primary Shares</b>		
\$100 - \$4,999.99	0.35%	0.35%
\$5,000 and up	0.50%	0.50%
<b>Specialty Shares</b>	0.35%	0.35%
<b>Christmas Club</b>	0.35%	0.35%

\*APR = Annual Percentage Rate.

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

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

### Holiday Closings

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

Independence Day .....**Friday, July 3**  
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 our Voice Response Unit and online with CMYCUINFO!



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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

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.