

pencil points

News worth noting from your credit union.

A Note From The President:

The credit union is expanding our services, and I'm so excited to share them with you! Make sure you check out everything AECU has to offer you this fall, and I'll be back with my usual letter in the next Pencil Points issue. -Sky

Put Some Jingle In Your Holidays

It's almost time to bring out the tinsel, hang ornaments, light candles and share special moments with those who mean the most to you. Make sure you have the funds to cover those holiday plans and expenses. From gift-giving to festive feasts, Academic Employees Credit Union can help you afford the seasonal spending with plenty of savings, loan and credit options.

Christmas Club Account: This savings plan lets you contribute to an account with gradual deposits, and even pays dividends to help encourage your savings! If you don't have a Christmas Club account for this year, now is the perfect time to enroll. You'll have a full year to save for next Christmas and give yourself the gift of guilt-free spending!

Christmas Loan: You've heard of the 12 days of Christmas, right? Well, AECU is giving you one more gift: A 12-12-12 Christmas Loan. Available for the months of November and December only, these collateral-free loans feature up to \$1,200 at 12.0% APR* for up to 12 months. They're a great way to beat the post-holiday, high-interest hangover, and they sure beat a partridge in a pear tree!

MasterCard® Credit Card: Not only does an AECU MasterCard Credit Card feature a low, fixed rate, but it even offers a 25-day grace period and exceptional purchasing power at merchants worldwide. Apply now, and you'll be shopping responsibly this holiday season!

For more information on any of these options, or to apply, contact AECU at (573) 445-1845 today!

*APR = Annual Percentage Rate. See credit union for complete loan details and restrictions.



'Tis The Season For Skipping Payments

Academic Employees Credit Union makes it easy to get in the spirit of giving this holiday season by giving your holiday budget a boost! Qualified members may opt to skip their December auto loan payment and enjoy some seasonal spending money.



Simply fill out the Skip-A-Payment application form, and you could be approved to postpone your December 2009 auto loan payment until the end of the loan.* Just think of the extra cash you'll be able to spend on gifts, family visits or even a post-holiday spa session to help you relax after the busy season!

Don't delay! Applications are due to the credit union no later than October 31, 2009, with no exceptions.

The application form must include a check totaling 10% of your loan payment, up to a maximum of \$50, for each Skip-A-Payment auto loan request. Please make your check payable to Academic Employees Credit Union, or indicate on the form that you want the amount deducted from your credit union checking or savings account.

AECU is pleased to bring you this special program, and wishes all of our members a happy holiday season!

*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, 2009. If you choose to have your fee taken from your share or share draft account, the funds must be available at the time your application is processed, or your request will be denied. No late requests will be accepted. Contact credit union for details.

Skip-A-Payment Form

- I choose to participate in AECU's Skip-A-Payment program 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-maker 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 2009, 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.

A Gift That's Sure To Fit

Everybody has one – that one relative, coworker or loved one who is impossible to shop for. No matter how many hours you spend in the mall or browsing online, you just can't find the right holiday gift for him or her. Well, AECU has the perfect solution to your seasonal shopping problem: an AECU VISA® Gift Card!

An AECU VISA Gift Card allows the people on your shopping list to get what they really want this holiday season. They'll be able to use it towards their purchases at retailers and merchants worldwide, and you won't have to worry about supplying a gift receipt!

To purchase AECU VISA Gift Cards for your friends, coworkers and loved ones, just stop by the credit union. You can purchase these cards in a denomination ranging from \$10 to \$500 for a fee of just \$3.75. That's a small price to pay for a holiday gift that is sure to fit!

Get Your Home Equity Loan With AECU

Academic Employees Credit Union wants to help you make the most of the available equity in your home. With the same great rates and service you've come to expect from the credit union, our new Home Equity Lines of Credit will give you financial freedom without busting your budget. Keep an eye out for more information regarding this program, and remember that AECU is here to help with all of your loan needs!

AECU Has You And Your Car Covered

Academic Employees Credit Union has partnered with Route 66 Warranty to offer extended automobile service warranties on new and used vehicles! Route 66 is able to beat dealer prices by providing affordable plans, while still offering a high-quality service to our members.

Heading out on the open road? No worries! Route 66 Extended Warranties cover your car throughout the United States, with zero deductible on major mechanical expenses – members are only responsible for fluids, filters and sales tax! Simply present your warranty contract to the repair facility of your choice, and Route 66 will pay your claim over the phone via corporate credit card. Plus, all warranty plans

come with 24-hour, seven-day-a-week access to Emergency Roadside Service.

Route 66 Warranty coverage can be added to automobile loans at the member's request, even if paperwork has already been completed – even if you financed your vehicle somewhere else! Don't have a loan on your car? No problem! There is a warranty coverage plan available for any vehicle regardless of year, model or odometer reading! To learn more about this new member benefit, please stop by or call the credit union.



Congratulations, Brian Raymond!



We recently encouraged our members to take their auto loans into the end zone with financing from AECU. Lucky member Brian Raymond did just that, and won a fantastic Mizzou football prize package!

Brian will be enjoying two Mizzou football season tickets, as well as tailgate accessories for pre- and post-game fun. Congratulations again, Brian! And, to the rest of our valued members, keep your eyes out for future promotions and incentives. They're just another great benefit of being an AECU member!

Travel Safe With TravelMoney

Academic Employees Credit Union now offers a safe, convenient option for our members on the go: AECU VISA TravelMoney Cards. Instead of worrying about carrying cash or checks, purchase your VISA TravelMoney card at the credit union. Your money will be safe, plus you'll enjoy these benefits:

- Emergency card replacement
- Protection and security features you've come to expect from VISA
- Lost luggage reimbursement
- Translation assistance
- Medical and legal referrals while traveling
- And more!

Plus, you'll have the confidence and convenience of carrying a card accepted by retailers and merchants worldwide! You can purchase a reloadable TravelMoney card at the AECU office during regular business hours for just \$6. Don't go on your next trip without one!

You Make The Difference

Credit unions have been in the spotlight recently for saving their members money. Our not-for-profit cooperative structure allows us to return our profits to our members. In other words, you help your credit union and fellow members succeed.

On October 15, we'll recognize the history, tradition and spirit of the international credit union movement and the people who support it – members like you. We want to take this opportunity to thank you for being an important part of AECU. 2146-00 Please stop by the credit union office on this day, greet the staff and your fellow members, and enjoy refreshments! We hope to see you there!

Courtesy Pay Is On The Way

Whether you've made an error reconciling your checkbook, ran short of funds just before payday or had an unexpected expense, AECU's new Courtesy Pay program is at your service.

Courtesy Pay is available on most personal checking accounts in good standing. If you never use this service, it costs you nothing.

However, if the unexpected happens, we can help to save you the embarrassment and costs of retailer bounced-check fees. You'll simply pay our normal overdraft fee for each item we cover.

For complete Courtesy Pay details, or to see if your account is eligible for this convenient service, contact the credit union.

INFOBOX

Rates

Effective September 30, 2009:	APR*	APY**
Primary Shares		
\$100 - \$4,999.99	0.35%	0.35%
\$5,000 and up	0.50%	0.50%
Specialty Shares	0.35%	0.35%
Christmas Club	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 for rates on other term share certificates.

Holiday Closings

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

Columbus Day.....	Monday, Oct. 12
Thanksgiving	Thursday, November 26 and Friday, November 27
Christmas Eve	Thursday, December 24
Christmas Day	Friday, December 25
New Year's Day	Friday, January 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!

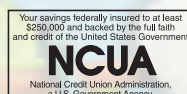
Can you find your account number hidden in this issue of Pencil Points? If so, contact us by **October 31, 2009**, to claim a great prize for winning our hidden account number search!



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.