

# pencil points

News worth noting from your credit union.

## Spring Clean Your Budget

*With A Home Equity Line Of Credit From AECU!*

Spring is here, which means it's time to get a jump-start on your seasonal cleaning! With a great deal on a HELOC from Academic Employees Credit Union, you can scrub out your debt and wash away the grime of high-interest payments. Plus, you'll be able to cut your monthly bills by consolidating your credit card and other debt into this low-interest loan.

- Borrow up to 90% of your home's equity (less mortgage debt)\*
- No closing costs
- Interest paid may be tax deductible\*\*
- Enjoy low credit union rates and great service

Do you already have a HELOC at another financial institution? We make it easy to transfer the existing balance on your home equity loan to the lower-rate

credit union home equity loan.

With a HELOC from AECU, your budget will really shine!

To apply, stop by our office, or give us a call today!

\*Loan details are subject to membership eligibility, creditworthiness and other factors. Contact the credit union for complete disclosure of rates, terms and loan agreement.

\*\*Contact your tax advisor for complete details.



## We Treasure Our Members

### Join Us For The AECU Annual Meeting

As our valued members know, Academic Employees Credit Union is different from the pirates you find at some big banks. We won't steal your treasures, or plunder your accounts with extra fees or high loan rates. Instead of giving you cryptic maps to find financial stability, we show you how to achieve success with smooth sailing, er... savings. And, rather than ruling with an iron hook, we are guided by a group of volunteer officers who navigate a strong course for the credit union.

Please mark your calendars and hop on board for AECU's annual meeting on May 7, 2010. There won't be any walking the plank, but you will be able to vote in volunteer elections. Plus, all who attend will enjoy refreshments, socializing, prize giveaways and fun!

**Friday, May 7, 2010**  
**Smithton Middle School**  
**3600 W. Worley St.**  
**Columbia, MO 65203**

**5:30 p.m. doors open**  
**6 p.m. dinner**  
**7 p.m. business meeting & prizes**

The AECU Annual Meeting is just \$3 for members, and advance reservations are required. Please fill out and clip the form at right to reserve your seats. Forms must be received by Monday, May 3, 2010. We'll see you there, mateys!

**Please complete the reservation form at right and return it to the credit union office with your payment preference by Monday, May 3, 2010.**

#### Annual Meeting Reservation

*(Please print)*

I will attend the Academic Employees Credit Union 74th Annual Meeting.

- Enclosed is my check or share draft for \$\_\_\_\_\_ for \_\_\_\_\_ reservation(s).
- Please deduct \$\_\_\_\_\_ for \_\_\_\_\_ reservation(s) from my share (savings) account.
- Please deduct \$\_\_\_\_\_ for \_\_\_\_\_ reservation(s) from my share draft (checking) account.

Signature \_\_\_\_\_

Your Name \_\_\_\_\_

Your Member Number \_\_\_\_\_

List joint owner(s) or other guest(s) you have in your reservation total above:

Please mail or deliver to arrive at the credit union by 5/3/10:

Academic Employees Credit Union  
Attn: Annual Meeting  
2804 W. Ash  
Columbia, MO 65203

\*Door prize tickets will be given to the primary account owners only. Joint owners or other guests in attendance are welcome, but are not eligible for prize drawings.

## Earn Extra Loot!

**Refer A New Member To AECU**

This spring, AECU wants to add to your savings stash. All you have to do is spread the word about our products and services!

Simply tell your friends, family members and coworkers about the benefits of credit union membership. When they present your referral form and open a new AECU checking account, loan or credit card, we will deposit \$25 into your Christmas Club Account!\*

There's no limit to the loot you can earn, so round up a posse of referrals. But hurry! The race for treasure – and valued new members – only runs from May 10 – June 30. Ask the credit union for complete details today!



#### AECU Membership Referral

Referred By \_\_\_\_\_

Phone \_\_\_\_\_

E-Mail Address \_\_\_\_\_

#### New Member Information

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_

Zip \_\_\_\_\_

Phone \_\_\_\_\_

E-Mail Address \_\_\_\_\_

\*Referral offer is good May 10, 2010 through June 30, 2010. Some restrictions apply. Contact the credit union for complete details.

## Want A Higher Score?

### Follow These Credit Score Pointers

Your credit score has a big impact on your life – it determines how you can pay for things, where you can live and even where you work – so it's important to maintain an equally big number. Ranging from an undesirable 300 to an amazing 850, your credit score is based on several factors, including the amount of debt you carry, your overall payment history and what type of credit you have. By focusing on these areas, you can increase your score and improve your life.

#### What Type Of Debt Do You Have?

Some debt can be beneficial to your score, such as mortgage debt. However, applying for multiple credit cards and carrying too many department store or specialty cards can result in a score drop. It is a good idea to limit your credit cards to a few low-interest cards, such as AECU's MasterCard® Credit Card, and keep your accounts open for as long as possible to establish a positive credit history.

#### How Much Debt Do You Carry?

Limit the percentage of available credit you use to no more than 30%, even if you pay off your balance each month. Your credit report will show the amount

you owed, even if you subsequently paid in full, and excessive spending will ding your score. It may be beneficial to your score to consolidate debt with a low-rate Home Equity Loan from AECU, and pay down those balances faster!

#### What's Your Payment History?

Committing to regular, timely payments can raise your number quickly, since payment history makes up 35% of your credit score. This category includes everything from credit card and loan bills to parking tickets or one-time fees – if the bill could be sent to a debt collector, you're also likely to see it on your credit history. Ensure your payments will be on time every time by using payroll deduction or requesting an autodraft from your AECU accounts.

Perhaps most important in raising your credit score is knowledge. Don't be afraid to check your personal score with the three major credit bureaus – it won't lower your score, plus you can check for and report any inaccuracies. If your number could use some improvement, stop by AECU to speak with one of our staff members. We'll be happy to help you raise your score with our full range of products and services!

## Got Game?

It's time to "Get in the Savings Game," and in this game, everyone is a winner! As your children grow up, it's important for them to understand the value of saving – and more importantly – how to save. Stop by AECU to learn about all the programs we offer our young members, and get your child in the game.

Visit AECU the week of April 18-24, 2010, and help us celebrate National Credit Union Youth Week. We will teach the young people in your life about saving money, and show them how quickly those savings can add up. Plus, with a deposit into his or her Scottie Savers Club Account, your child will be entered in the National Youth Week Savings Challenge, where ten young savers from credit unions nationwide will each win \$100!\*

Get your children in the game with smart savings, and see how many savings points they can score!

\*Odds of winning depend on the number of entries received. Deposit must be made during Youth Week to receive entry. Contest begins April 18, 2010 and ends April 24, 2010. National contest valid for members ages 18 and younger. See credit union for full details.

## Fee Schedule Changes

Please review the following updates to the AECU fee schedule. These changes go into effect May 1, 2010. For a complete list of our fees, please see a member service representative.

Account research/ reconciling (1 hour minimum)	\$30.00 per hour
ATM surcharge @ AECU machines to non-AECU cardholder	\$2.50
Automatic transfers on a savings account (Reg. D – 6 free per month)	\$3.00
Balance inquiry over telephone with MSR (free on audio voice response unit)	\$5.00
Coin counting (\$5.00 minimum)	5% of total amount
Copy machine usage	\$1.50 per image
Duplicate 1099 form	\$10.00
Fax services (no overseas)	\$1.50 per page
Wire transfer (domestic outgoing)	\$20.00

## PRIVACY POLICY

### INFORMATION WE COLLECT

We collect non-public information about you from the following sources:

- Information we receive from you on applications or other sources
- Information about your transactions with us or others
- Information we receive from a consumer reporting agency

### INFORMATION WE DISCLOSE

We do not disclose any non-public, personal information about you to anyone except as permitted by law. If you decide to terminate your membership or become an inactive member, we will not share information we have collected about you, except as permitted by law.

### OUR SECURITY MEASURES

We restrict access to your personal and account information to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your non-public, personal information.

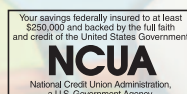
If you have questions regarding this disclosure or any other credit union policy, please contact us at (573) 445-1845.



2804 W. Ash • Columbia, MO 65203

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[www.academiccu.com](http://www.academiccu.com)

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



### Office Hours

<b>Lobby</b>	<b>Drive Up</b>
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.