

pencil points



Boost Your Jingle Bell Budget With Seasonal Skip-A-Payment

The holidays are an amazing, magical time; you get to visit the people you love, exchange warm wishes and personal gifts, share delicious meals and maybe even take a winter vacation. Though you enjoy all of these activities, they can be a little tough on your budget. That's why Academic Employees Credit Union offers a Skip-A-Payment program! 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 2010 auto loan payment until the end of the loan.* Rather than worrying about your budget, you'll be able to enjoy the best of this holiday season. Don't delay! Applications are due to the credit union no later than October 29, 2010, 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.

Skip-A-Pay requests will be processed throughout the month of November, and members will receive status notification by postal mail. Your credit union 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. 29, 2010. 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. A specific processing date is not available, due to the ongoing processing of all member applications. 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% 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-Maker Name

X
Co-Maker'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 2010, 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.

How LOW Can You Go?

With an auto loan from Academic Employees Credit Union, you'll get the lowest auto loan rates possible! Whether you're thinking of buying a car or want to drop the payment on your current vehicle, you can come to the credit union for great service, affordable payments and rates that go really low.

Go low this fall, and finance a new vehicle for as low as 3.9% APR, or secure rates as low as 4.9% APR for used cars and trucks!*



Pay
As Low As
3.9%
APR!*

You don't have to bend over backwards to enjoy these rates! The AECU loan application and approval process is quick and easy – even if you're refinancing your current loan from a different financial institution. Plus, all of our loans come with great benefits:

- Affordable payments and low, fixed interest rates
- Flexible terms ranging up to 72 months
- No hidden charges or pre-payment fees
- Low-cost GAP and extended warranty plans
- And more!

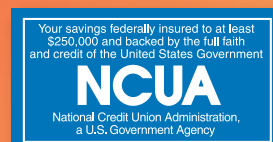
When you're ready for lower payments, lower rates and personal service that sets the bar, contact Academic Employees Credit Union. Our loan officer can show you how low your auto loan rates can really go!

*APR = Annual Percentage Rate. Membership eligibility and creditworthiness apply. Contact credit union for complete loan details.

Academic Employees Credit Union Is Secure Federal Share Insurance Locked At \$250,000

In July, President Barack Obama signed the Dodd-Frank Wall Street Reform and Consumer Protection Act into law. Among other financial reform measures, this legislation makes the current \$250,000 maximum federal deposit insurance level permanent.

Federally-insured credit union member accounts are insured to at least \$250,000 by the National Credit Union Share Insurance Fund, a fund that is backed by the full faith and credit of the U.S. Government. Academic Employees Credit Union is protected by this coverage, ensuring that there is no safer place for our members' funds.

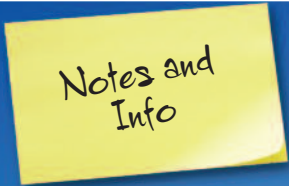




Pick The Perfect Present

It can be tough to find the perfect present for weddings, birthdays, graduations and even holidays. That's why AECU offers Visa® Gift Cards. An AECU Visa Gift Card fits any figure, matches any décor and is accepted at retailers and merchants worldwide, so you won't have to worry about providing 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 the perfect present on any occasion!



Rates Effective October 1, 2010:

	APR*	APY**
Primary Shares		
\$100 - \$4,999.99	0.20%	0.20%
\$5,000 and up	0.35%	0.35%
Specialty Shares	0.20%	0.20%
Christmas Club	0.20%	0.20%

*APR = Annual Percentage Rate.

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

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

Holiday Closings

The credit union will close in observance of the following holidays:

Columbus Day	Monday, October 11
Thanksgiving	Thursday, November 25 Friday, November 26
Christmas Eve	Friday, December 24
Christmas Day	Saturday, December 25
New Years Day	Monday, January 3

Account Number Search!

Can you find your account number hidden in this issue of Pencil Points? If so, contact us by October 29, 2010 to claim a great prize for winning our hidden account number search.

LOCAL.
TRUSTED.
SERVING
YOU.™

October 21, 2010

AECU Celebrates International Credit Union Day

As one of more than 186 million credit union members worldwide, you already appreciate the advantages of a local, trusted financial partner. When you go to the credit union, you're welcomed as a member instead of just a customer. You enjoy the perks of ownership like affordable loans, better savings options and great service from people you know. Now, celebrate with us and spread the word about credit unions!

Stop by the credit union on Thursday, October 21 to greet your fellow members, chat with staff and enjoy complimentary refreshments. If you can't make it, take time to tell a friend, coworker or family member about your credit union experience. By sharing the credit union message, you can help people around you find a financial partner that is ready to serve their needs just like AECU serves you!



Special Olympics Success!

AECU Congratulates Frank LaMantia & Dakota Chettle, National Bocce Ball Champions

Joining nearly 3,000 athletes, 1,000 coaches and delegates, 8,500 volunteers and an estimated 30,000 spectators, AECU Board Chairman Frank LaMantia and his partner, Dakota Chettle, attended the recent Special Olympics USA National Games in Lincoln, Nebraska – and they came home with a win!

Chairman LaMantia and Chettle participated in the Bocce competition as a Unified Team, which pairs athletes with and without intellectual disabilities on the same playing field to promote acceptance and inclusion. After working together 2716-00 through one year of practice and 4 preliminary rounds, the pair squared off against Connecticut in the final set of three games. After splitting the first two games at one loss and one win, they emerged triumphant in the third game with a score of 12-8, and returned to mid-Missouri with a gold medal!

"This program is so important to me, because if I can make athletes feel good about themselves – build not only their confidence, but self esteem – and get the smile and hugs from them, then I know I have done my job" said Chairman LaMantia. "It is just amazing watching them compete. No one would ever think that they have a disability."

Congratulations to Chairman LaMantia and Dakota Chettle on their success!

Celebrate The Twelve Days Of Christmas With Our 12-12-12 Loan!

One of our favorite holiday songs has come to life, bringing you the funds you need this time of year. For a limited time, Academic Employees Credit Union is offering personal loans of up to \$1,200 with a maximum interest rate of 12.0% APR!* You'll get 12 months to repay the loan, so your debt will be paid before the carolers come around again.

Even if your credit isn't as perfect as a partridge in a pear tree, you can still qualify for this special offer. Plus, members with credit more valuable than five golden rings can enjoy even lower rates! Visit with our loan officer to learn your qualifying rate, and use our holiday loans to celebrate with good cheer.

*APR = Annual Percentage Rate. Maximum APR for promotional loan offer is 12.0%, minimum APR is 8.0%. Contact credit union for qualifying rate and complete details.



12-12-12
LOAN

www.academiccecu.com • 2804 W. Ash Columbia, MO 65203

Phone (573) 445-1845
Toll-free (888) 470-7770
Fax (573) 445-2068

Lobby Hours

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

Drive Up Hours

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.

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

Academic
EMPLOYEES CREDIT UNION
Serving The Academic Community Since 1936



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.
NCUA
National Credit Union Administration,
a U.S. Government Agency.