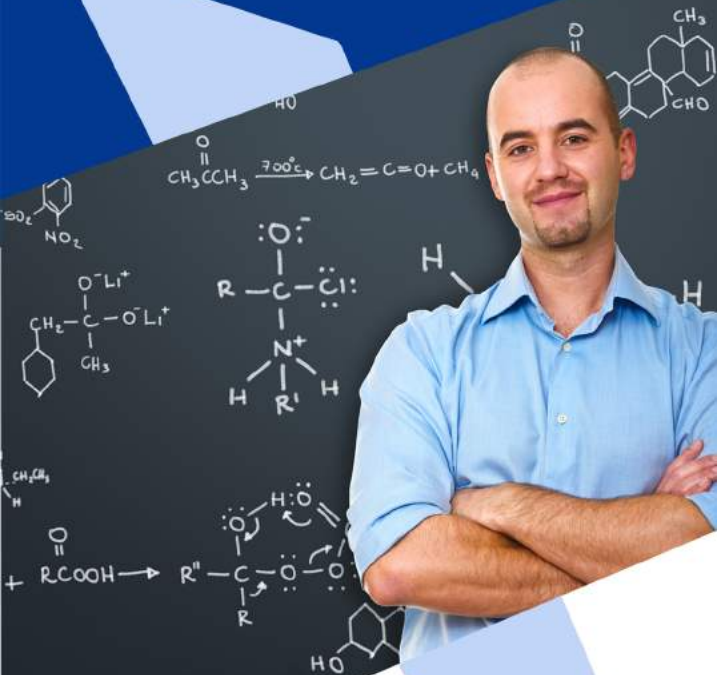


MEMBERSHIP



 **ACADEMIC**

FEDERAL CREDIT UNION

Be Smart. Go Academic.

www.academicfcu.org

Credit Unions VS Banks

Don't Just Save Your Money. Own Your Money.
Join The Credit Union.

What's The Difference?

A credit union is a not-for-profit financial institution, while a bank is profit-driven. The main difference between a bank and a credit union is ownership. Credit unions are owned by their members, while banks are owned by their stockholders. The credit union's income goes directly back to the members in the form of lower fees, higher rates of return, and quality products and services. A bank's income goes directly back into the pockets of the stockholders.

What Do They Offer?

Credit unions offer all of the same products and services as banks, but sometimes call them different names. For example, share accounts refer to savings accounts. Credit union members must have a share account to belong to the cooperative. By doing so, they become shareholders. Credit unions offer savings, checking, investments, loans, and convenient services. Additionally, credit unions offer services like small loans and vacation club accounts that may not be profitable enough for other financial institutions to offer.

How Safe Is My Money?

Credit unions are regulated and insured by the National Credit Union Administration (NCUA), an independent federal agency whose board members are nominated by the President of the United States and confirmed by the Senate. Member accounts are federally insured up to \$250,000 per account. Banks are federally insured by the Federal Deposit Insurance Corporation (FDIC) in the same amount.



How to Join

Joining the Academic FCU is easy! Simply visit www.academicfcu.org to apply online, stop by your HR department for a paper application, or visit our branch. To activate your share (savings) account, we require a copy of your Photo ID, a completed signature verification card, and a minimum deposit of \$25 which covers the \$20 minimum balance requirement in your share account and the \$5 one-time activation fee.

Once a Member, Always a Member

Is our policy here at the Credit Union. Membership is a benefit available to you for a lifetime, even if you change jobs, relocate, or retire. Once you become a member, all of your immediate family members will also become eligible for the Credit Union. This includes your spouse, grandparents, parents, siblings, children & grandchildren.

Savings Accounts

- Share (Savings) Accounts
- Money Market Accounts
- Term Share (CD) Accounts
- Holiday & Vacation Club Accounts
- Custodial & Trust Accounts
- IRA Accounts (Savings & CD's)
- Share Draft (Checking) Accounts
 - No Per Check Charge
 - No Monthly Charge
 - No Minimum Balance

Checking Accounts

Free. Convenient. Smart.

- Free Debit Card
- Free Online Banking
- Free Mobile Banking
- No Monthly Maintenance Fees
- No Annual Charges
- Earns Interest
- Earns Scorecard Rewards Points
- 50,000 Free ATMs Nationwide

Visit www.allpointnetwork.com to find an ATM near you!

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Loans

We have a variety of loans including auto loans, installment loans, credit cards, mortgages & even home equity lines of credit designed to save you money. Our highly competitive rates and flexible repayment terms make our loans extremely desirable, and with features like payroll deduction from your employer, repayment becomes hassle-free.

Debt Consolidations Loans
Fully & Partially Secured Loans
Home Equity Lines of Credit
Lines of Credit
Member Business Loans
ALL Loans
Mortgages
New & Used Vehicle Loans
Unsecured/ Personal Loans

Visa Credit Cards

- No Annual Fee
- Low Annual Percentage Rates (APR)
- Classic, Gold, Platinum & Secured
- Great Rewards Points Program

Electronic Services

- Online Banking
- Mobile Banking
- Automatic Transfers
- Direct Deposit
- Electronic Bill Pay
- Electronic Funds Transfers
- Interactive Voice Response System
- Payroll Deduction
- Wire Transfers

Exclusive Member-Only Discount Program

From car insurance, to entertainment, to your monthly phone bill, we work with a number of service providers to bring our members additional savings on everyday expenses. Visit our website for a complete listing & start saving today!



Be Smart.
Go Academic.

At the Academic Federal Credit Union we're here to help, not to profit. We speak fluent money and would love nothing more than to help you understand the financial jargon of the banking world.

Good financial decisions come from strong financial literacy. Before you sign your life away to another financial institution, understand the terms and conditions you are committing to by reading the fine print and asking the right questions.

Don't know what the right questions are? Feel free to pick up the phone and give us a call. It's time to be smart with your money. It's time to **Go Academic.**

Connect With Academic FCU

Join Online

www.academicfcu.org

Mailing Address

425 North State Road
Briarcliff Manor, NY 10510

Questions? Give us a Call

(914) 923-3608

Monday - Friday | 8:30am - 4:00pm

**425 North State Road
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