

SAVINGS & DISCOUNTS




ACADEMIC
FEDERAL CREDIT UNION
Be Smart. Go Academic.

www.academicfcu.org

Exclusive Member Discounts From Academic Federal Credit Union

The Credit Union has partnered with Invest in America, PLUM Benefits, Enterprise Rent-a-Car, and Liberty Mutual to offer our members a ton of great discounts to help you save money on the products and services you use most.

Invest in America is a unique program offering discounts exclusively for our members from the following partners:

GMC: Buying or leasing, members can save thousands with GM's preferred pricing PLUS cash back offers.

Sprint: Members receive up to 15% off on mobile services, including waived activation fees.

Dell: Savings up to 30% for our members.

Direct TV: Save an extra \$100 on your Direct TV subscription just for choosing Academic FCU.

PLUM Benefits: Looking for a little entertainment? Credit Union members can buy discounted tickets to theme parks, Broadway shows, travel and more through PLUM Benefits.

Liberty Mutual: Members that purchase their automobile insurance through Liberty Mutual will receive a 5% discount if the payment is deducted directly from their Academic FCU account. Call the Credit Union at (914) 923-3608 to be referred to our agent.

Enterprise Rent-a-Car: Members receive discounted car rentals as well as discounted purchasing rates on used vehicles.. Visit www.enterprisecarsales.com for more information.



Share Account (Savings)

Your primary share account is the foundation of your Credit Union membership. Once you have a primary share account, all of the services and benefits of the Academic Federal Credit Union are at your fingertips. Opening an account is easy, all you need is:

- Legible copy of a photo ID & employer ID
- One-time membership fee of \$5
- Required minimum balance of \$20

Once you have everything ready simply visit www.academicfcu.org, navigate to our "membership" page and click "join now".

Money Management Made Easy

We understand how difficult it is to manage your finances, so we've designed a number of services to make life easier for our members. For example, saving becomes simple using multiple share accounts, available free to our members after your first share account is activated.

Multiple share accounts allows you to visually distribute your savings amongst your various expenses. You can have one account labeled, "rent", another labeled, "emergency", and even another labeled, "birthday extravaganza". You can designate a certain amount to be placed from every paycheck into these individual share accounts so everything stays balanced. You'll be amazed at how easy it is to achieve your financial goals.

Share Draft Account (Checking)

Our share draft accounts are **FREE** once you have set up your first share (savings) account. There is no minimum deposit required, no per check fee, no monthly maintenance fee and no limit on the number of checks you can write per month.

Term Share Accounts (CD's)

12 Month Liquid CD

Introducing the Academic FCU Liquid CD, the only CD of its kind. Unlike traditional CD's offered at other financial institutions, our Liquid CD is restriction free, meaning you can deposit additional funds into the CD at anytime for no fee. What truly makes our Liquid CD so remarkable is that you can also withdraw money, once a month, for no fee at all! Try doing that at your current bank!

Our 12 month Liquid CD was created with our members in mind. We understand that working for an educational institution means you might only work 10 months out of the year, so we developed this product to allow you to save money, and earn interest on it, so when the summer months come around you can breathe easy.

12 Month Flex CD

Our Flex CD is another great option because you can deposit money into the CD whenever you want, without extending the maturity date. Perfect for members who are trying hard to boost their savings, you can set up your account so a set amount of each paycheck is dispersed into your Flex CD.



Holiday & Vacation Club Accounts

Holiday and Vacation Club accounts are interest-bearing share (savings) accounts designed to allow wise investors (you) to set funds aside to pay for their vacations or holiday expenses. Funds can be deposited at any time, at any interval, in any amount.

Instead of being overwhelmed by expenses every holiday season, get started on a Holiday Club account! The money can only be withdrawn once a year on the first Thursday in November, this way you can't touch it until it's shopping season.

Unlike the Holiday Club account, the Vacation Club account has no restrictions on withdrawals. The money is accessible anytime.

Custodial Accounts

Get your kids started early on savings while keeping them under your supervision! A Custodial account is a savings account for a minor (under age 18) with an adult (over age 21) as the custodian. The money in the account is under the control of the custodian until the minor reaches the legal age of 18 years old. (You may opt to extend the legal age on the account to 21 years old.)

In Trust For Accounts

An In Trust For (ITF) account puts the funds firmly in the hands of the owner of the account. ITF means the funds are "in trust for" another person(s). That person(s) is the named Trustee(s). The Trustee(s) has no access during the account owner's lifetime. (The advantage of an ITF account is that the funds in the account do not become part of the owner's estate.)



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

**Interactive Voice Response Number
1-888-923-7552**