

## Close Out the Year with a Close Out Deal!

Get a great deal on a loan when you finance with us

The 2018 vehicles are making their way to dealerships everywhere. This is a great chance for you to save big on 2017 model years and older with special Academic FCU financing as low as 1.99% for up to 84 months.

Rates as low as:

**1.99%** APR\*  
for up to 84  
Months on New  
Vehicles

**2.24%** APR\*  
for up to 60  
Months on Used  
Vehicles



**Apply now at [academicfcu.org](http://academicfcu.org), use our mobile app, stop by the branch, or give us a call at (914) 923-3608. If you find a better rate from a competitor, we'll match it.**

\*APR = Annual Percentage Rate. The Board of Directors has the right to change all rates without advance notice. Please check with the credit union for current rates.

## Before You Go Car Shopping

At Academic FCU, we're here to take care of the financing of your next vehicle. But getting the best deal at the dealership is up to you. Here are a few ways to ensure you drive home happy.

- **Do your homework.** Research the makes and models of the vehicles you want. Get to know the prices, options, and how much you can expect to pay overall.
- **Talk price, not payment.** Stick to vehicles that make sense for your budget. Don't be swayed by the term "low monthly payments."
- **Get Pre-Approved.** Come talk to us about financing first. Then shop knowing exactly what you can afford.



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## IMPORTANT NEWS & RATES

### Simply Money Smart Seminars

#### Fiscal Fitness for Your Bottom Line

Just like a proper diet and exercise are good for your overall health, budgeting and financial classes are good for your bottom line. We call it fiscal fitness, and we're bringing this money-smart, eye-opening class to your campus this fall.

#### Here's what you'll learn:

**Equipment;** You'll learn how to live fiscally fit with tools from Academic FCU.

**Gym Routine;** Learn how to budget and save to build the financial physique of your dreams.

**Core Training;** Discover how managing your loans and debt are at the core of your financial health.

Visit [academicfcu.org](http://academicfcu.org) for upcoming seminars near you. Want to bring this and other financial education to your school, employees, students or alumni?

Call us at (914) 923-3608.



### Upcoming Holiday Closures:

Columbus Day, Monday, **October 9**

Veterans Day (observed), Friday, **November 10**

Closing at 1:00PM Wednesday, **November 22**

Closed Thanksgiving Day, Thursday, **November 23**

Closing at 1:00PM Friday, **November 24**

Christmas Day, Monday, **December 25**

New Year's Day, Monday, **January 1**

### Call Us On Saturdays!

Need account information?

Locked out of online banking?

Our new Call Center is open on Saturdays!

8:00 am to 1:00 pm.

Call us at (914) 923-3608



### Rate Watch - Credit Union rates as of 9/1/2017

#### SHARES & SHARE DRAFT

ACCOUNT TYPE.....	APR*	APY*	MIN.
Shares & Clubs.....	0.100%	0.100%	\$20
Share Draft.....	0.100%	0.100%	\$300
Money Markets.....	0.300%	0.300%	\$25,000
Money Markets.....	0.349%	0.350%	\$100,000

#### IRA TERM SHARE ACCOUNTS

TERMS.....	APR	APY	MIN.
12 Months.....	0.499%	0.500%	\$500
36 Months.....	1.095%	1.100%	\$500
60 Months.....	1.589%	1.600%	\$500

#### TERM SHARE CERTIFICATES

TERMS.....	APR	APY	MIN.
6 Months FLEX.....	0.349%	0.350%	\$1,000
12 Months FLEX.....	0.499%	0.500%	\$1,000
12 Months LIQUID.....	0.399%	0.400%	\$1,000
15 Months Traditional.....	0.698%	0.700%	\$1,000
18 Months Traditional.....	0.648%	0.650%	\$1,000
24 Months Traditional.....	0.797%	0.800%	\$1,000
36 Months Traditional.....	1.095%	1.100%	\$5,000

\* Annual Percentage Rate and Annual Percentage Yield. The Board of Directors has the right to change the rates without notice.

#### AUTO LOANS

Up to 84 months new as low as.....	1.99%
Up to 60 months used as low as.....	2.24%

#### SECURED LOANS

Fully Secured .....	3% above the rate on securing account
Partially Secured.....	5% above the rate on securing account

#### ALL OTHER LOANS

Home Equity Lines of Credit.....	Call for rates
Personal.....	as low as 7.00%
\$20,000.....	Prime + 4.00% fixed for 3 years then variable
\$17,500.....	Prime + 3.75% fixed for 3 years then variable
\$15,000.....	Prime + 2.75% fixed for 3 years then variable

#### FIXED RATE LOANS

Debt Consolidation.....	9.0%
Line of Credit.....	9.0%

#### CREDIT CARD RATES

VISA Classic.....	15.4%
VISA Gold.....	12.4%
VISA Platinum.....	10.9%
VISA Secured.....	10.9%