



MONEY Winter 2019 MATTER\$

Annual Board Meeting & Elections

Attend the Upcoming Annual Meeting and Election! We'll be sharing the state of the credit union and want to hear your suggestions, comments, and questions. It's your credit union, so be sure to join us.

Board Candidates: Ronald Nahum and Walter Matystik

Date: Friday, May 17, 2019

Time: 10:00AM

Location: 425 North State Road, Briarcliff Manor, NY

RSVP: afcu@academicfcu.org

Elections

Credit unions are not-for-profit, member-owned cooperatives governed by a volunteer Board of Directors. The Nominating Committee, comprised of three active credit union members appointed by the Board of Directors, has entered the following nominees for consideration to the Academic FCU Board of Directors. They are: Ronald Nahum and Walter Matystik. In addition to these nominees, members can nominate themselves or another member by submitting an application by petition. Please email afcu@academicfcu.org to request your information packet today. Deadline to apply is April 12, 2019. If there is a candidate by petition, a vote will be held at the Annual Meeting. Nominations will not be taken from the floor.

'Tis the Season to Skip Your Payment!



For \$35, you can skip your monthly loan payment.

A loan payment can only be skipped once per year.

*Credit Card Payments and First Mortgage and Home Equity Lines of Credit do not apply.



Dormant Accounts

Accounts with no transactions over a 12 month period are assessed a \$5 fee each month. To avoid having a dormant account, make a transfer, deposit or a withdrawal on your account at least one time within the 12 months. If you have an open loan or credit card your account is considered active! When an account becomes dormant for 3 years we are required by New York State Law to escheat (release) the funds to New York State Office of the State Controller, Office of Unclaimed Funds.

BENEFITS AND REMINDERS



Follow us on Twitter and Facebook!
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Never pay full price for your ticket again!

<https://www.plumbenefits.com>

As a member of Academic Federal Credit Union, you have access to concerts, Broadway shows, sporting events and more at a discounted rate!
Access Code: ac0728632

AUTO BUYING CENTER



When visiting our online **Auto Buying Center**, you can search for new/used vehicles with ease! Skip the trip to dozens of dealerships and find the car you want at your fingertips.

Create an account, save your favorite vehicles, compare cars and more! Finance with us for the best rates. If you can find a better rate from a competitor, we'll match it!



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<https://academicfcu.groovecar.com>

HOLIDAY CLOSINGS

New Year's Day
Martin Luther King Jr. Day
Presidents' Day
Memorial Day

Tuesday, Jan 1
Monday, Jan 21
Monday, Feb 18
Monday, May 27

Is Your Information Up-To-Date?

Please confirm your contact information (phone number, address and email).

Go Green & Sign up for E-Statements!

Save the environment and save time by signing up for e-Statements. Instead of waiting for your statements in the mail, you can log in and view them sooner. Contact us or sign up via Online Banking.

Call Us On Saturdays!

Whether you need account information or you're locked out of Online Banking, our Call Center is open on Saturdays! Call us at (914) 923-3608, 8:00 AM to 1:00 PM.

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TruStage insurance products and programs are designed for credit union members. Your membership means competitive rates, helpful guidance without sales pressure and quality products trusted by your credit union. Regardless of your budget, we can help make sure the protection you need makes sense. It's all part of smart planning and caring about the aspirations and achievements of those who matter most.

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