



MONEY Spring 2018 MATTER\$

NEW Login Authentication Methods for the Mobile App!

Authentication methods:

Voice
Fingerprint
Face Recognition
Four Digit PIN



You are not required to use any of the four new methods and can continue to manually enter your User Name and Password!

Our mobile banking app is available on the iPhone App Store and on Google Play!

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.

Date: Friday, May 18, 2018

Time: 10:00 A.M.

Location: 425 North State Road, Briarcliff Manor, NY


RSVP: afc@academicfcu.org

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.

425 North State Road
Briarcliff Manor, NY 10510

 afc@academicfcu.org

 (914) 923-3608



Federally insured by the NCUA.



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IMPORTANT NEWS & RATES

2018 Holiday Closures

Memorial Day	Monday, May 28
Independence Day	Wednesday, July 4
Labor Day	Monday, Sept 4
Columbus Day	Monday, Oct 9



NEW EMV Chip Debit Cards

In March 2018 you should have received a new Academic Federal Credit Union Visa Debit Card to replace your old one. EMV chip card technology provides greater security and protection against fraud along with worldwide acceptance. You can use your new card at both magnetic/stripe terminals and chip-enabled terminals.

If you utilize your card for recurring monthly bill payments, please remember to notify any merchants when you receive your new card.

If your card is lost or stolen, or if you suspect unauthorized use call us immediately at 866-664-9364!

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 10/31/2017

SHARES & SHARE DRAFT

ACCOUNT TYPE.....	APR*	APY*	MIN.
Shares & Clubs.....	0.150%	0.150%	\$20
Share Draft.....	0.150%	0.150%	\$300
Money Markets.....	0.350%	0.350%	\$25,000
Money Markets.....	0.400%	0.400%	\$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%