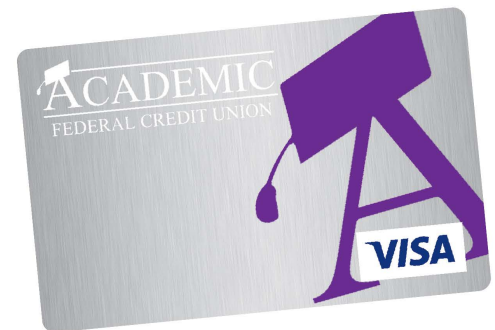




MONEY Summer 2018 MATTER\$

Have You Heard? Our VISA Credit Card Has Upgraded!



You should have received a new Visa credit card, with a new account number, and a new PIN to replace your existing ones. If you have not yet done so, you can access your credit card activity via <https://www.gotomycard.com/academic/>.

The Rewards have also changed. Please take a moment to read the [Frequently Asked Questions](http://www.academicfcu.org/Featured-News/VISA-Credit-Card-Upgrade) to see how this will affect you on our website at www.academicfcu.org/Featured-News/VISA-Credit-Card-Upgrade. The new Rewards will be available for use in early July 2018.

If you have any questions or inquiries concerning the conversion, please call our office at 914-923-3608 or email us at afcu@academicfcu.org.

Please note that all rates and credit limits will remain the same.

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.



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IMPORTANT NEWS & RATES

Changes to the Remote Deposit Capture (RDC)

- 1) Acceptable checks are payable to you and drawn on a U.S. bank. We cannot accept money orders, cashiers checks or travelers checks.
- 2) Please endorse the back of the check as: **"For Mobile Deposit Only At Academic FCU."** Do not mail the check. Keep for your records.
- 3) Deposit your check by 3:30 pm Mon-Fri, for same day availability. Weekend and Holiday deposits are posted next business day.

Checks that do not comply with the above instructions will not be honored as of July 1, 2018.

Upcoming 2018 Holiday Closures

Independence Day
 Labor Day
 Columbus Day
 Veterans Day



Wednesday, July 4
 Monday, Sept 3
 Monday, Oct 8
 Monday, Nov 12

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!

Need account information?
 Locked out of online banking?
 Our Call Center is open on Saturdays!

8:00 am to 1:00 pm.
 Call us at (914) 923-3608



Rates & Fees

For our most up-to-date rates, please visit our website at: www.academicfcu.org/Rates-Fees

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