

You're Getting Warmer... Add More Money to Your Month!

Cozy up to big savings when you refinance your loans with Academic FCU! Lower your monthly payment to free up funds for holiday shopping or a winter getaway.

Member Success Story

An Academic FCU member approached us for help lowering the monthly payments on his auto loan, credit card and personal loan payments. By refinancing his loans and lowering his monthly payments, we put more money in his month!



	Previous Payment	New Payment	Monthly Savings
Auto Loan	\$722.75	\$591.00	\$131.75
Credit Card and Personal Loan	\$585.00	\$270.00	\$315.00
Total Monthly Savings			446.75!

Talk to us and see how much money we could put in your month! Apply today online at AcademicFCU.org/loans or get personal service at the branch or by phone, (914) 923-3608.

Freezin' for a reason



Academic FCU supports Special Olympics through Polar Plunge

Come on in...the water's fine! Help us raise funds for special athletes as we dive into the Westchester Polar Plunge November 12! Your credit union is fundraising to benefit Special Olympics of New York. Donate funds and watch the event on Saturday, November 12 at noon at Glen Island Park, New Rochelle. **Plunge in for a great cause!**

Change...for the good!

On December 10, Academic FCU will convert to a robust new financial processing system. Visit academicfcu.org to learn how this will affect you.



Follow us on Facebook!
www.facebook.com/academicfcu

IMPORTANT NEWS & RATES

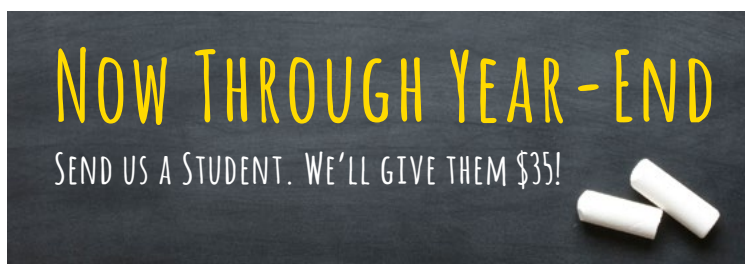
Important News

CHECK Your Routing Number!

Out with the old; in with the new. Beginning December 31, 2016, if you use checks with the old routing number of **221318715**, your check will no longer be honored and will be returned!

Please make sure your checks are up-to-date so they won't be returned.

Contact Academic FCU today to order checks with the new routing number of **221982389**. If you have questions, stop by the branch or call us at (914) 923-3608.



Academic FCU welcomes students from Fordham University, Sarah Lawrence College and The New School.

Each student who opens a checking account and makes four deposits (using direct deposit or remote deposit with a smartphone) will get **\$35** as a thank-you from the credit union!

Offering online/electronic services just like the big banks, but with a personal touch. Academic FCU offers lower costs than banks, and with us you're a member of a cooperative (in other words, you matter to us).

Start as a student and stay for a lifetime. Open your Academic FCU checking account and make four deposits before the end of the year for a **\$35 thank-you** from us!

Upcoming Holiday Closures

Columbus Day, Monday, October 10 | Veterans Day, Friday, November 11
Thanksgiving Day, Thursday, November 24 | Christmas Day, Monday, December 26

Rate Watch - Credit Union rates as of 9/21/2016

SAVINGS & CHECKING

ACCOUNT TYPE.....	APR*	APY*	MIN.
Shares.....	0.100%	0.100%	\$20
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

CD RATES

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%	\$1,000

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%

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