

## Simply Money Smart

Be Smart. Go Academic.



Nobody likes to talk about money or finances. It's awkward. But when you do, amazing things happen. For instance, by refinancing your loans and focusing on savings, you can add more money to your month. The conversation could help you find ways to improve your budget by adding mobile banking to your phone and connecting all of your accounts.

Whatever it is you want to accomplish, Academic Federal Credit Union is here to help you get there with tools to make your financial life easier, including:

**New Membership App:** It's here! Now, your friends and family will be able to join Academic FCU by downloading the app to their smartphone. To celebrate this upgrade, we'll be offering cash incentives for every new member you bring to the credit union. Watch for specials for current members to help spread our fiscal fitness goals!

**Money Desktop Goes Mobile:** This summer, take all of your financial information and budgeting tools with you everywhere you go.

**Visa® Credit Cards Get Even Smarter:** Academic FCU Visa® credit cards are already a super smart way to manage your money with rates as low as 10.9% APR (way lower than the industry average). This fall we plan to add high-tech fraud protection and integrate it to your smartphone. More information coming soon.

### Get Smart with Your Money

Give us a call at (914) 923-3608, email us at [afcu@academicfcu.org](mailto:afcu@academicfcu.org) or stop by the branch and we'll show you how to get smart with your money and membership today.

### 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 spring. 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.



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## IMPORTANT NEWS & RATES

### Annual Meeting and Board 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 12, 2017**

**Time: 10:00 A.M.**

**Location: 425 North State Rd. in Briarcliff Manor**

**RSVP: [afcu@academicfcu.org](mailto:afcu@academicfcu.org)**



#### Electing the Board of Directors

As you know, 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, has entered the following nominees for consideration to the Academic FCU Board of Directors. They are: Raymond A. Lopez, Fred Grossman, and Matteo Renna.

In addition to these nominees, members can nominate themselves or another member by submitting an application by petition. Please email [afcu@academicfcu.org](mailto:afcu@academicfcu.org) to request your informational packet today. Deadline to apply is April 12, 2017. If there is a candidate by petition, a vote will be held at the Annual Meeting. Nominations will not be taken from the floor.

### Did you know about some of the cool features of our new Online Banking and Mobile Banking App?

You can cut yourself a check online, pay anyone using the P2P service and transfer between your credit union account and outside accounts by using the A2A service and so much more. Contact us at 914-923-3608 to learn more!

### Upcoming Holiday Closure: Memorial Day, Monday, May 29

#### Rate Watch - Credit Union rates as of 3/1/2017

##### 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

##### 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.