

**A MESSAGE FROM THE CEO:**

**How my Academic FCU Visa® card  
Scored Me a Great Summer Vacation!**

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The other day I was thinking about what I want to do with my summer vacation this year, and I decided to see what my ScoreCard® Rewards from the Academic FCU Visa would buy me. I went to the website [www.scorecardrewards.com](http://www.scorecardrewards.com)

and I signed in, once I figured out my username and password (Don't worry if you don't know yours, the site has easy step-by-step instructions to help you figure it out or reset it!)

I clicked on the travel section and the computer started thinking...and thinking...and thinking. "Oh great!" I thought. "I have been recommending this site to my members and it doesn't even work." Just a little background if you don't know me, I am in my mid 50s, and although I like to think of myself as computer savvy, my 24 year old son would beg to differ.

I called a member of the Academic FCU team over to help me and he said, "Oh this site doesn't work in IE (Internet Explorer) try it in Google Chrome." So I did and sure enough, I am in! Then, I started playing with all the different options, - you can take a cruise, book a hotel or flight, rent a car and more.

I have roughly 110,000 points. I was thinking of going to Florida in August and staying at a resort with my brother and his family, or flying to Italy in October and staying with a friend who lives there, or perhaps chuck all of that and go on a cruise. This is what my 110,000 point buys me as compared to Travelocity:

TRIP	POINTS COST + DOLLARS	TRAVELOCITY	SAVINGS
Florida for 2 coach	70,550	\$ 958.40	\$958.40
Italy for 2 coach	110,997 + \$ 789.72	\$ 1931.72	\$1142.00
Cruise for 2 w/ balcony	110,997 + \$2612.21	\$3,798.62	\$1186.41

Now I grant you that the only trip that would be totally free is coach to Florida. However I would still save a bunch of money with my ScoreCard Rewards points on any of the other vacations I am considering. Best yet, I earned my points just for doing what I would normally do- use my Academic FCU Visa Credit Card. The hardest decision now, is determining which adventure I'll take.

***I love my credit union!***

*Travel estimates based on point values as of June 1, 2016.*



SCORECARD REWARDS & RATES

## Earn ScoreCard Points

Earning points is easy. If you already have an Academic FCU Visa card, just start using it! Take it along on your summer adventures this year and earn points to redeem for next summer, all without paying an annual fee or worrying when your points will expire. **Here's how:**

- **Visa Credit Cards**

Use any Academic Visa Credit Card to earn 1 point for every \$1 of your purchases online, over the phone, or at the checkout counter. Redeem your points for a variety of great rewards, including hotel reservations, car rentals and brand-name merchandise.

- **Visa Debit Cards**

Use your Academic Visa Debit Card to make purchases anywhere you go, including the gas station. Whenever you complete a PINLESS transaction by choosing CREDIT, you can earn 1 point for every \$2 you spend. Choosing CREDIT is safer because Visa's Zero Liability Policy protects you from fraudulent purchases.



### Don't have Academic Visa card? We can change that!

All of our Visa cards offer the ScoreCard Rewards program at some of the best rates you'll find anywhere. Because as your credit union, we believe it's our job to get you the best deal and save you the most money we can on things you use every day, like your Visa card. It's also why our Visa credit cards don't have annual fees and the points don't expire. Start earning points and stop paying an annual fee. **Apply today online, stop by the office or call us at 914-923-3608.**

## Upcoming Holiday Closures

Independence Day, Monday, July 4, 2016 | Labor Day, Monday, September 5, 2016

### Rate Watch - Credit Union rates as of 6/20/2016

#### 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%