



My Academic FCU Visa® Scorecard Rewards Points Vacation
A message from the CEO: Ina C. Fitch 914-923-3608 x 206 ifitch@academicfcu.org

Hi Everyone –

I'm not sure if you remember but in the Summer 2016 newsletter I wrote an article about using my Scorecard points for a vacation. Well here we are in the Summer of 2017 and I finally took that vacation! I opted to go to Italy with my honey. My Scorecard points bought us the airline tickets, now I will admit to you they weren't the best seats the plane had to offer, but it was a non-stop flight from New York to Rome and for a few dollars I upgraded the seats. I could afford to do that because the tickets cost me nothing. Just using my Academic FCU debit and credit cards earned me the points I needed to take the trip.

When we were in Florence we did a lot of shopping. Florence is famous for its Leather Market and for Ponte Vecchio, which is the heart of the gold market. We had just started shopping and bought a beautiful gold chain that my honey had been wanting. After much bargaining, we finally settled on a price and I handed the store owner my Academic FCU Visa® card. The receipt printed out and before I could even sign it my phone chimed.

This was the text message I saw:

FreeMsg: Academic FCU Fraud Dept (8003694887): Suspicious txn on card xxxx: \$X,XXX.XX THE JEWELRY STORE. If attempted reply YES, otherwise reply NO, To Opt Out reply STOP.

I replied Yes.

FreeMsg: Academic FCU

Fraud Dept: Thank you for confirming this activity. Your account is safe for continued use.

I have always told people to use the Academic FCU card while traveling but this was the first time I personally experienced how fast the fraud alert came and I was happily surprised that it came to me across the Atlantic Ocean and as a Free Message. It really was as awesome as I said it would be... imagine that!

Throughout the trip I used my Academic FCU Mobile App to check my balance and see what transactions had cleared my account. I opened my account up and every transaction was there and the ones that had not cleared yet were listed under Held Funds. The six-hour time difference meant nothing, the app worked perfectly every time I needed it. **HOORAY for my Academic FCU membership!**

Tell Us Your Academic FCU Account Story and You Could Win \$100*

Where will you go this summer? Going to Italy like Ina or down to the shore with your family? Wherever you wander, take your Academic FCU Visa credit card, mobile app and our fraud protection and security measures with you. Send us your pictures from your summer adventures and tell us how your Academic FCU accounts helped make your trip better. Email a photo and your one or two sentence story to us afcu@academicfcu.org, or post to our Facebook or Twitter pages and you'll be entered to win a \$100.

*Members who share their stories as outlined above will be entered into a drawing for a chance to win \$100. Stories must be submitted by September 30, 2017. The winner will have the \$100 deposited into their savings account.



Want to put more cash in your pocket this summer?

Skip a payment is available one time per calendar year on all loans except credit cards and mortgages. Visit www.academicfcu.org for details and application!



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IMPORTANT NEWS & RATES

Drive Away with \$125 in Your Pocket

When you Buy or Refinance a Vehicle with Us!

Kick off your summer with a new or used vehicle and get a \$125 cash rebate when you finance with us. Finish up your financing by September 30, and we'll deposit \$125 into your savings account with a minimum loan amount of \$10,000.¹ Or refinance the car you already own and you'll still get the \$125 cash rebate.¹

- Rates as low as 1.99% APR²
- Take the incentives at the dealer and refinance with us
- Lease coming to an end? – Let us help you buy your car
- Apply online or with our mobile app
- Call us at (914) 923-3608.
- Email us at afc@academicfcu.org



¹ Members will receive the \$125 cash back upon loan disbursement and the funds will be deposited into the member's savings account. The promotional period runs from July 3, 2017 – September 30, 2017. The credit union reserves the right to discontinue the promotion at any time. Restrictions may apply. ² Rates based on credit worthiness. Not all applicants will qualify for lowest rate. Your actual rate may vary and will be based on your loan amount, term and credit history. APR=Annual Percentage Rate.

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 fall.

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.

Want to bring this and other financial education to your school, employees, students or alumni? Call us at (914) 923-3608.

Watch our website for monthly **Simply Money Smart Financial Education** stories told by our CEO, Ina C. Fitch, that will hopefully make you laugh, maybe even cry, but definitely will help you live a better financial life.

Upcoming Holiday Closures:

Independence Day, Tuesday, July 4 Labor Day, Monday, September 4

Rate Watch - Credit Union rates as of 6/1/2017

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.