

WINTER 2023-2024 NEWSLETTER

GIVE YOURSELF THE BEST GIFT THIS HOLIDAY SEASON

By skipping your payment! For \$35, you can skip your monthly loan payment. A loan payment can only be skipped once per 12-month period.

*First Mortgages, Home Equity Lines of Credit (HELOCs) and Credit Cards DO NOT APPLY



APPLY NOW



WHO CAN JOIN?



Anybody employed in the field of education (elementary schools, secondary schools, or post-secondary schools) within the Bronx, Brooklyn, Manhattan, Queens, Staten Island, Westchester County, and Rockland County are now eligible to open an account with us!

This includes: Teachers, Professors, Administrators, Secretaries, Food Service Staff, School Transportation Staff, or Other Supplemental Essential Services.

Once you qualify as a member, any immediate family can subsequently join too! Immediate Family Members include: spouses, parents, grandparents, children, grandchildren, siblings, stepparents, stepchildren stepsiblings, and adoptive relationships.

Tell a friend. Tell a colleague.



**CONFIRM
ELIGIBILITY**

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.

CONTACT US

425 North State Road, Briarcliff Manor, NY 10510
Phone: (914) 923-3608 | Fax: (914) 923-3635
Email: afcu@academicfcu.org
Visit us online at: www.academicfcu.org



SNOW WON'T STOP YOU THIS WINTER

Did you know that over 70% of the U.S. roads are in snowy regions? With the right vehicle, driving through any weather condition won't slow you down. Learn more on how you can finance your new or used car with Academic Federal Credit Union and stay safe throughout the winter months.



**VISIT OUR
AUTO BUYING
CENTER WEBSITE**



HOLIDAY SCHEDULE

Christmas
New Year's Day
Martin Luther King Jr. Day
Presidents' Day

Monday, December 25, 2023
Monday, January 1, 2024
Monday, January 15, 2024
Monday, February 19, 2024



HAVE YOU EXPLORED YOUR CREDIT CARD REWARDS?

Rewards Include:

- Travel including airline tickets, ticket credits, cruises and vacation getaways
- 300,000+ Merchandise items
- 150+ Gift Cards and e-cards
- Prepaid Cards and Cash Back



FOR MORE INFO.

Allpoint



NEAR OR FAR, ALLPOINT IS THERE

With 55,000 surcharge-free ATMs worldwide!

You can even deposit cash at Allpoint+ ATMs!

**Not all ATMs accept cash deposits.*

Cash Deposit limit is \$1,000 per transaction.



**TO LOCATE
AN ATM**

FOLLOW US ON SOCIAL MEDIA!



Academic Federal Credit Union



@AcademicFCU



@academicfcu



Academic Federal Credit Union



@academicfcu



Academic Federal Credit Union

