

Congratulations Mike Shutler, Little League Volunteer of the Year!

Aeroquip Credit Union has always had the best volunteers on their Board of Directors. One of these volunteers was recently honored for another volunteer position he maintains.

Mike Shutler has been a volunteer in Michigan District 3 for more than 30 years, and currently serves as Assistant District Administrator and Umpire-In-Chief, but it is his efforts at many levels of the Little League program that have brought Mr. Shutler to be honored as Little League's Volunteer of the Year during the 63rd Little League Baseball World Series in Williamsport, PA.



Established in 1989, the Little League Volunteer of the Year Award recognized the selfless efforts of more than one million volunteers at the grass-roots level of the Little League program. To his credit, Mr. Shutler has displayed a tireless commitment to his home league, Jackson (Mich.) North Little League and Michigan District 3. This honor is recognized as the most important and visible of the Little League Baseball and Softball programs.

Congratulations to Mike Shutler. We are proud of his efforts with the Little League program and for the work he does for Aeroquip Credit Union!

Holiday Shopping & Your Credit Union **VISA**



Do you charge most of your Christmas gifts on your credit cards? If so, you should be using your low-interest Aeroquip Credit Union VISA. Don't get stuck paying off high interest store credit cards after the holidays, paying off one low-interest bill is much easier than paying multiple high interest cards.

If you already have an Aeroquip Credit Union VISA, increase the limit on your card before you head to the stores! To increase the limit on your credit union VISA either stop by the credit union, or apply online at www.aeroquipcu.com. Don't spend more than you have to this holiday season, shop with your Aeroquip Credit Union VISA.

Join Us For Credit Union Day

With these tough economic times, your credit union has never been a greater asset. More than 177 million people worldwide belong to a credit union just like yours, and many have found that it is safer to belong to a credit union than a bank. When you go to the credit union, you're not just a customer, you're a member. It really is "your credit union." Banks belong to shareholders, hoping to profit from your transactions. At a credit union, any earnings are returned to you in the form of better rates on loans and savings.

Knowing this, who wouldn't choose a credit union? It is your money, your choice and your credit union! We would like to invite you to join us in celebrating the dedication we have to the financial success of our members on October 15th. Stop by for cider and donuts in our credit union lobbies.



YOUR CREDIT UNION™

20

Kids –

20

Bring this coupon to Aeroquip Credit Union
to open a new youth account.

We will deposit \$20⁰⁰ into
the new account!*

20

*\$20.00 needs to remain in the account for 6 months.
Offer good to all youth ages 0–17 years old.

20

An Important Message From Our Auditors

PLEASE CHECK YOUR STATEMENT

If your statement is not correct,
please write promptly giving
details of any differences directly
to our auditors who are now
conducting an examination of our
financial statement.

KUHL & SCHULTZ, P.C.
3343 Spring Arbor Rd., Ste. 400
Jackson, MI 49203

If you do not write our auditors,
they will consider your statement
to be correct.

Teach Your Kids To Reach Their Dreams

You teach your kids to eat right, exercise and wear a bicycle helmet, but do you teach them to save? Saving nourishes dreams, strengthens self discipline, and helps protect their future. Starting your kids on a healthy financial path early on gives them the tools to reach their dreams.

Teach your kids to put their dollars and change aside today for tomorrow's goals. Help them grow a strong and healthy financial life with an Aeroquip Credit Union savings account. Open an account today for your child and Aeroquip Credit Union will deposit the first \$20.00.* Offer is good to all youth ages 0–17 years old. A copy of your child's social security card, as well as a copy of your social security card and driver's license are required to open an account.

*To keep the credit union's \$20.00 deposit, the account must remain open for 6 months.

Holiday Saving Pays Off

If you have been planning ahead for this holiday season with a Christmas Club Account, your holiday saving is paying off! Your Christmas Club funds will be dispersed November 2nd. You can use your savings for all the toys on your list as well as for the big kids on your list. And don't forget to re-open a Christmas Club Account for 2010 season. If you didn't save enough this year, remember to increase your direct deposit amount for next year.

Christmas Club Accounts are an easy way to save for your holiday shopping or travel. You can have funds directly deposited or you can make deposits whenever you want. Be sure to stop by the credit union today to open your 2010 account.



Holiday Closings

The credit union will be closed on the following days:

Thursday and Friday, November 26th & 27th – Thanksgiving Holiday

Thursday and Friday, December 24th & 25th – Christmas Holiday

Thursday, December 31st and Friday, January 1st – New Years Holiday

**Aeroquip
Credit Union**

Federal Regulation Z Changes

Due to new Federal Regulations (Regulation Z and Credit Card Act of 2009), we are required to make changes to our open-end loan products. All ACU loans, with the exception of real estate loans, are open-end loans. The new regulation requires the mailing of a monthly periodic statement to you at least 21 days prior to the payment due date. Therefore, starting with your October 2009 payment, the due date on your open-end loan(s) will be changed from the 5th to the 28th of the month.

Main Office

901 Plymouth Street
Jackson, MI 49201
517-789-2890

Branch Office

501 Laurence Avenue
Jackson, MI 49202
517-789-2886

Office Hours:

M-F 9:00 am - 5:00 pm

Toll Free Line:

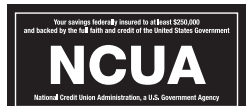
1-800-782-2891

Audio Response Teller:

1-800-860-5704 I.D.# 144

– New ATM –

For your
convenience, we
have an ATM located
at the East Avenue
Eaton Facility



Email: email@aeroquipcu.com