

Funds Availability Policy Change Notice

We have changed our funds availability policy. The changes are beneficial to you and are already in effect. Regulation CC requires that credit unions notify members within 30 days after implementing a change that improves the availability of funds. On February 27, 2010 the Federal Reserve Banks transferred all check-processing operations to the Federal Reserve Bank of Cleveland. As a result of this, there will only be a single check-processing region for purposes of Regulation CC and there will no longer be any checks that are non-local. The extended hold for non-local checks will be eliminated. Checks subject to a local hold will generally be available no later than the second business day after the day of the deposit.

Longer Delays May Apply

Funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,000 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit. This policy change applies to all accounts.

*See account disclosure on Special Rules for New Accounts.

Don't You Think It's Time You Put Down Roots?

Do you want to buy a house but aren't sure if you can afford it? Now is a great time to put your roots down. Interest rates remain low, and the housing market remains flooded. Aeroquip Credit Union is here to help you make owning your own home a reality. Don't dream about owning a home, own it!

We want to help you establish yourself in a great home for you and your family because you are part of our family. ACU has teamed up with Member First Mortgage to make sure you have the best options when financing your mortgage. We offer a full array of mortgage products from FIXED rate mortgages to FHA loans.

Put down your roots with a home loan from Aeroquip Credit Union.

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Aeroquip Credit Union Scholarship Program

Aeroquip Credit Union will be awarding one (1) \$1,000.00 scholarship to a youth member who has shown scholastic excellence and who is interested in advancing their education. If you are interested in submitting your scholarship application, you must meet the following qualifications:

- Be a graduating senior
- Have achieved a minimum 3.0 GPA
- Be a primary account holder in good standing
- Complete an application form
- Have a written recommendation from one non-relative
- Write an essay on the importance of a good financial credit history (The essay should be no more than 250 words, typed/double spaced, and include correct grammar, spelling and punctuation)

All applications must be received by May 28, 2010, and include an official transcript of your grades. We are proud of our youth members and their achievements, and we would like to bring the educational goals of the scholarship winner to an easier reality. Stop by the credit union today and pick up an application for our 2010 Scholarship Program.



The Savings Keep Growing for Aeroquip Credit Union Members with *Invest in America*

Aeroquip Credit Union is proud to be a participant of **Invest in America**. Invest in America is a membership enhancement program that offers our members discounts on products and services provided by U.S. based companies. This partnership not only gives our members valuable discounts, but it also increases sales for our participating companies and, on a larger scale, helps stimulate the U.S. economy. Basically, Invest in America is a win-win for everyone.

As a member of ACU, you can receive the following money-saving discounts:*

- General Motors is making their Supplier Pricing available to members on most new GM vehicles. This discount is on top of other current incentives.
- Chrysler Group LLC is offering Affiliate Rewards preferred pricing on most new Chrysler, Jeep, Dodge or Ram Truck vehicles, saving you thousands. This discount is on top of other current incentives.
- Sprint has a 10% discount on personal wireless accounts and 15% off of business accounts. They are also waiving application and upgrade fees and giving other substantial discounts on phones and accessories.
- Allied is offering member discounts on local moving and storage and a minimum of 60% off of out-of-state moves, plus deals on various other moving extras.
- FTD is giving members \$15 off of flowers and gifts. You can choose from items like roses, Vera Wang exclusive floral designs, spa sets, chocolates, wine baskets and so much more.



Aeroquip Credit Union is here to help our members save with respected U.S. companies at a time when everyone needs it most. To learn more about Invest in America and any of the above discounts visit LoveMyCreditUnion.org.

*Details and restrictions on discounts from the following companies can be found at LoveMyCreditUnion.org: Chrysler Group LLC, General Motors, Sprint, Allied, and FTD. Offers valid as of 1/1/10.

Why Throw Away Your Money?

Save on Sprint wireless service and phones, plus get a FREE car charger!*

Aeroquip Credit Union members have already been saving BIG with the **Sprint Credit Union Member Discount Plan**. Now our members can also receive a FREE car charger* with the purchase and activation of a new phone with Sprint.



Not familiar with the Sprint Credit Union Member Discount Plan? Here's how you can save:

- 10% off most regularly priced Sprint service plans
- Waived activation fee on new activations
- Waived upgrade fees

Start saving today! Free car charger available with web and phone purchases only. To learn more about this discount plan and to get your free car charger, visit www.SprintSave4CU.com or call 877.SAVE.4.CU.

*Offer valid from March 1, 2010 to May 31, 2010. Exclusively from Platinum Wireless, while supplies last. Must be a credit union member to qualify. Call 877.SAVE.4.CU for details and restrictions.

Holiday Closings

The credit union will be closed on the following days:

- Monday, May 31, Memorial Day
- Monday, July 5, Independence Day Holiday

Aeroquip Credit Union

Main Office

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

Branch Office

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

Email: email@aeroquipcu.com

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

