

Aeroquip Credit Union

Winter • 2020



TAX TIME TIPS

- » **Collect records for tax time.** Watch the mail for IRS Forms 1099 and 1098 coming from Aeroquip Credit Union. Tax information is also included in your last statement of the year.
- » **File and pay on time.** The tax filing deadline is April 15, 2020.
- » **File electronically.** Because the IRS processes electronic returns faster than paper ones, you can expect an e-return three to six weeks sooner than refunds issued by mail.
- » **Choose direct deposit.** You can choose to have your refund split between multiple accounts, making it easy to automate your savings. Simply provide your credit union account number(s) and our routing number: 272481512.



Welcome to 2020!

Be one of the first in line for your maximum refund! **TurboTax is accepting tax returns today** and will securely hold them until the IRS starts accepting e-files. What's even better, Aeroquip CU members can save up to \$15!



www.aeroquipcu.com

71ST ANNUAL MEETING

Saturday, March 21, 2020 at 6PM
St. John's Gym • 915 Cooper St. • Jackson, MI 49201

We hope you will make plans to join us for Aeroquip Credit Union's 2020 Annual Meeting. It will be a great opportunity to meet fellow members and learn more about your credit union while enjoying a delicious meal catered by Gene Davis & Sons and entertainment by The Knotty Bits.

Tickets are \$15 for members and non-members and can be purchased at either Aeroquip branch location, and will be available to purchase in February. We look forward to seeing you at the Annual Meeting!

There are 2 positions up for re-election on the Board of Directors

If you are interested in volunteering your time, please contact Karen Farr at Eaton Corporation at 517.789.2771 or Aeroquip Credit Union at 517.789.2890. Nominations deadline for the Board is March 6th, 2020.

John Park III SCHOLARSHIPS

This year, Aeroquip Credit Union will award three scholarships, (1) \$2,000, (1) \$1,500 and (1) \$1,000, to high school seniors. The purpose of these John Park III Scholarships is to recognize credit union members who have shown scholastic excellence and who are interested in advancing their education.



**Completed applications may be mailed to: Aeroquip Credit Union
901 Plymouth St. Jackson, MI. 49201 and postmarked no later than April 3, 2020.**

Incomplete applications and those postmarked later than April 3, 2020 will not be accepted. Applications may also be delivered in person to either Aeroquip Credit Union location on or before April 3, 2020. We will notify the recipients May 11, 2020. Applications will be available at both ACU branch locations.

AEROQUIP CREDIT UNION FEE SCHEDULE

EFFECTIVE MARCH 1, 2020

ACCOUNT & SERVICE FEE

Check Cashing	\$5.00
<i>(share accounts under \$25 & no other services)</i>	
Club Accounts Closed Early	\$20.00
<i>(Christmas Club/Vacation Club)</i>	
Domestic Wire	\$30.00
Dormant Account	\$3.00
<i>(per month/charged quarterly)</i>	
Escheatment	\$50.00
Foreign Check Processing	\$15.00
Money Order	\$1.00
Official Check	\$2.00
<i>(1 free per month)</i>	
Over 3 Money Market Withdraws.....	\$10.00
<i>(in 1 month)</i>	
Per Draft Copy.....	\$5.00
Per Hour to Reconcile/Research Account.....	\$20.00
<i>(min. 1 hour)</i>	
Per Non-Return Item	\$15.00
Per Printout of Account	\$1.00
Per Returned Item	\$30.00
<i>(includes ACH, personal checks, 3rd party checks)</i>	
Per Returned Mail Item	\$3.00
Per Statement Copy	\$5.00
Per Stop Payment	\$25.00
<i>(i.e. checks, ACH, official check, money order)</i>	
Personal Checks Orders.....	Varies
Reg D.....	\$3.00
<i>(6+ transfers from share account per month)</i>	
Reopen Account Closed for Cause.....	\$25.00
Starter Checks – 4 per page.....	\$5.00
<i>(must meet eligibility requirements)</i>	

ATM/DEBIT CARD FEES

Card Replacement.....	\$5.00
Per Paid NSF.....	\$30.00
PIN Replacement	\$3.00
Rush Card Order	\$40.00

BUSINESS ACCOUNTS

Business Account Checks.....	Varies
Business Account Minimum Balance	\$5.00
<i>(monthly fee unless \$100 monthly average balance is maintained)</i>	
Open New Business Account	\$25.00
<i>(one time fee)</i>	

LOAN FEES

Loan Coupon Book.....	\$10.00
Loan Late Fees	\$10.00
<i>(fee assessed after 10 days)</i>	
<i>(i.e. collateral, closed/open signature loans, overdraft)</i>	
Skip a Payment Fee	\$35.00
<i>(must pay current interest plus fee)</i>	

MISCELLANEOUS FEES

FedEx Overnight.....	\$35.00
FedEx Saturday	\$45.00
Garnishment/Levy/Lien.....	\$50.00
Supoena Request.....	\$25.00
Supoena Research per hour	\$10.00
<i>(minimum 1 hour)</i>	

VISA CREDIT CARD FEES

Card Replacement.....	\$5.00
Late Payment	Up to \$10.00
Phone Payment.....	\$10.00
PIN Replacement	\$3.00
Return Payment	Up to \$20
Rush Card Order	\$40.00
Rush Limit Increase	\$5.00
Statement Copy	\$5.00

Holiday Closings

PRESIDENTS' DAY
Monday, February 17



ENTER *for a chance* **TO WIN**

ENROLL IN E-STATEMENTS FOR A CHANCE TO WIN A YETI COOLER & 30oz TUMBLERS

Visit www.aeroquipcu.com to log in to It'sMe247 and make the switch today.

**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
Drive-up ATM

OFFICE HOURS: Monday - Friday • 9:00am - 5:00pm

TOLL FREE LINE: 1.800.782.2891

AUDIO RESPONSE TELLER: 1.800.860.5704 i.d. #144

E-MAIL: email@aeroquipcu.com

