

Take Your

## PICK of the PATCH with a Low-Rate Auto Loan



Rates as low as  
**2.49% APR\***

Stop in to see how much you could save with our great rates and quick turnaround time!

\*Rates effective 10/1/2019. APR = Annual Percentage Rate. All loans are subject to credit approval. Some restrictions may apply. Rates and terms subject to change without notice.

## Holiday Loan

9.00% APR\* • 11 month term

**\$97**  
a month on  
\$1,000

**\$146**  
a month on  
\$1,500

**\$194**  
a month on  
\$2,000



**We want to help you wrap up your holiday spending!**

Whether you need a little extra cash for gift-giving, traveling, bills, or just a little spending money, our low-rate Holiday Loan is perfect for all your holiday needs. Stop by the Credit Union or visit [aeroquipcu.com](http://aeroquipcu.com) for more details!

\*APR = Annual Percentage Rate. Eligibility requirements apply. Subject to approval. Offer expires December 17th, 2019.

NEW QUARTERLY CHARITY:

## Salvation Army - Coat and Hat Drive

We are pleased to be partnering with Salvation Army to help collect coats, hats, and mittens for those in need in the community this holiday season. We invite you to join us in our efforts by dropping off coats or hats to either ACU branch location. Donations will be accepted during business hours throughout the season. Thank you in advance for your support!



# What Type of Shopper Are You?

*Pinpoint what type of shopper you are and so you can curb bad spending habits and manage financial self-control!*

**Compulsive Shopper** – This shopper will run out for an errand and come home with items they weren't planning on buying. Creating a budget and shopping with limited cash can help.

**Impulse Buyer** – When a fun or attractive item catches their eye, they're going to get it! Don't put the feeling of instant gratification above your budget.

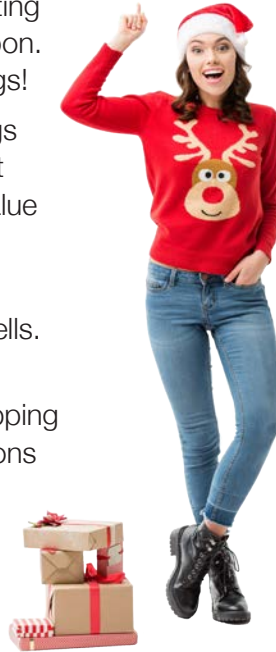
**Bargain Shopper** – This shopper gets a thrill from hunting down deals and won't make a purchase without a coupon. Be careful not to compromise on quality for certain things!

**Researcher** – This shopper will read reviews and ratings before making any purchase. Don't constantly think that you could have researched more or it will remove the value and joy of a purchase.

**Brand Loyalist** – Once this shopper is made a happy customer, they continue to purchase items this brand sells. Don't overlook product or service flaws.

**Reluctant Shopper** – This shopper doesn't enjoy shopping and prefers purchasing online. Don't make hasty decisions in stores just to escape as quickly as possible.

**Practical List-Maker** – This shopper has a list, budget, and impulse control. We could all gain from using these tools more!



## Holiday Closings

### COLUMBUS DAY

Monday, October 14

### THANKSGIVING

Thursday, November 28

Friday, November 29

### CHRISTMAS

Tuesday, December 24

Wednesday, December 25

### NEW YEAR'S

Tuesday, December 31

Wednesday, January 1, 2020

## 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



# SimpliSafe™

## Aeroquip CU Members

## Get Whole Home Protection for Less!

Protect what matters most for much less. Our credit union members get a free home security camera plus 2 free months of 24/7 professional monitoring (\$150 value) with the purchase of a new SimpliSafe security system.

SimpliSafe offers reliable whole home protection, with 24/7 professional monitoring and police dispatch that's up to 3.5x faster, all at fair prices and no contract or hidden fees.

Monitoring starts at just

# \$14.99/mo

for total protection.

Visit [lovemycreditunion.org](http://lovemycreditunion.org) to get your member discount and start saving today!

