





INSPIRING HOPE FOR A GLOBAL COMMUNITY.

INTERNATIONAL CREDIT UNION DAY

THURSDAY, OCTOBER 15, 2020

Each year we come together to celebrate International Credit Union Day (ICU Day) and to raise awareness about what it means for members around the world to have a credit union as their financial partner. This year's global health crisis has been trying for many communities around the world, but credit unions stayed true to their cooperative principles and stepped up during this time of economic uncertainty. Hope is a global resource that everyone has a right to feel and experience. This year's ICU Day theme, "Inspiring hope for a global community," reflects how credit unions contribute to a brighter future by providing financial empowerment to people all over the world through financial services, education and support.

Daylight Saving Time Reminder

Daylight saving time ends Sunday, November 1 at 2:00 a.m.

Please remember to set your clocks back one hour before you go to bed Saturday night.



Tis the Season to be folly!

Fill your holiday season with all things merry with the help of our low-rate Holiday Loan!

\$97 A MONTH ON \$1,000 \$146 a MONTH ON \$1,500 \$194 A MONTH ON \$2,000



This special holiday offer expires December 18, 2020, so don't delay! Stop by the Credit Union or visit aeroquipcu.com to learn more today.

*APR = Annual Percentage Rate. Eligibility requirements apply. Subject to approval. Offer expires December 18th, 2020.

ENTER for a TO WIN

ENROLL IN BILL PAY FOR A CHANCE TO WIN A DYSON VACUUM



There's never been a better opportunity to start taking advantage of all that Aeroquip Credit Union's online bill pay has to offer! Simply sign up for bill pay October 1st - November 30th, 2020 to get in on our CU Answers Bill Pay Contest.

Visit aeroquipcu.com to learn more and enroll today.

Shop Your Way to TRIPLE REWARDS!

It may be the season for giving, but sometimes it's nice to get a little something for yourself too. With our VISA Platinum Credit Card, you can do both at the same time, all season long! Simply swipe your Aeroquip Platinum Credit Card for holiday gifts, groceries, gas and more, and earn TRIPLE BONUS POINTS on all purchases made November 26 through December 31, 2020.

Visit **aeroquipcu.com** to learn more or to request a card for all your holiday shopping.

Your points can be redeemed for:

- Merchandise
- · Gift cards
- Travel experiences
- And more!



Overspending during the holidays can all too often cost more than you realize. With these simple tips, you can avoid common shopping mistakes and prevent long-term financial damage caused by overspending.

- Don't bust your budget. Start with a gift list, but then don't forget to include
 the smaller items, such as holiday cards, office parties, and travel expenses.
 Once you've created the list, break down how much you can afford to spend on
 each person or event. When you've used up all of your holiday money, it's time
 to stop spending.
- **Don't buy to impress.** You may want to buy something a little nicer for your parents or a close friend, but try not to go overboard on gifts. Remember, most people prefer a thoughtful gift to an expensive one.
- Don't forget to shop around.

You may be the type that hates running from one store to the next to find the best deal, but one of the biggest shopping mistakes is failing to comparison shop. In the very least, look online at two or three different stores before you go shopping. This will give you an idea of how much an item should actually cost.

 Don't wait until the last minute. Empty shopping aisles are the dread of every last minute shopper. Avoid spending too much on an item due to low inventory by shopping ahead.





NEW QUARTERLY CHARITY

Salvation Army Toys for Tots & Coat Drive

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

Holiday Closings

Columbus Day

Monday, October 12

Thanksgiving

Thursday, November 26 Friday, November 27

Christmas

Thursday, December 24 Friday, December 25

New Year's

Thursday, December 31 Friday, January 1, 2021

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



