# Aeroquip Credit Union

Spring • 2015

### Introducing ACU's Board Members!

### **BOARD OF DIRECTORS**

HELLO

Joe Natter President Kathy Sheley Vice President Ben Lasky Treasurer Linda Way Secretary Adia Oliver Member Timothy Summerfelt Member John Delossantos Member

#### SUPERVISORY COMMITTEE

Gilbert Baiz Chairman Lance Mitchell Mike McLain Dean Sieler

## **Thank You** to Mike Shutler

After more than 30 years of dedicated service to Aeroquip Credit Union, Mike Shutler has retired from his position on our Board of Directors. Thank you, Mike, for your many years of selfless service and commitment to our staff, management and members. You will be greatly missed!

## NATIONAL CREDIT UNION YOUTH MONTH<sup>TM</sup> APRIL 1-30, 2015

Stop by Aeroquip Credit Union during the month of April to join in the Youth Month fun and to get Wild About Saving! When you open a share account\* for anyone between the ages of 0 and 17, we will deposit the first \$20.00!\*\*

#### Plus, we will be giving away an iPad 32 GB Mini and an iPod 32 GB Touch!\*\*\*

There are lots of ways to earn an entry into the drawings!

- Receive 5 entries for a new youth membership
- Receive 3 entries for a new youth ATM or Debit card\*\*\*\*
- Receive 1 entry for every youth deposit you make in April

### This is one adventure you're not going to want to miss!

\*\$5.00 Share Required \*\*\$20.00 must stay in the account for a minimum of 6 months \*\*\*\*Drawing will be held on 4/30/2015 \*\*\*\*Must have a co-signer





Low auto rates are popping up at Aeroquip Credit Union, making now the perfect time to get yourself a nice new ride for the spring season.

### Rates as low as 1.99% APR\*

Don't delay! Apply for a low-rate auto loan today, and you'll receive a free gift!

\*APR = Annual Percentage Rate. Quoted rate is the lowest available rate. Your rate will be based on your credit history and may be higher. Rates and terms subject to change without notice.

### Secure EMV Transactions: THE PROCESS & TERMINOLOGY

EMV chip technology is becoming the global standard for credit card and debit card payments. Named after Europay, MasterCard and VISA, EMV is a smart chip technology that features payment instruments, such as cards and mobile phones, which store and protect cardholder data. EMV is often referred to as chip-and-PIN, chip-and-signature, or simply chip technology.

#### WHAT ARE CHIP CARDS?

Chip cards are standard bank cards that are embedded with a micro computer chip.

## WHAT MAKES EMV DIFFERENT FROM TRADITIONAL MAGNETIC STRIPE CARD PAYMENTS?

Chip technology is the most recent advancement in a global initiative to combat fraud and protect sensitive payment data. While data from a traditional magnetic stripe card can easily be copied using simple and inexpensive card reading devices (skimmers), chip technology features dynamic authentication capabilities that make it more effective in combating fraud.

#### WHY ARE TRADITIONAL MAGNETIC STRIPE CARDS BEING REPLACED WITH CHIP CARDS?

Chip cards make it significantly more difficult for fraud organizations to target cardholders and businesses alike, making it a smarter payment solution for both consumers and merchants.

### LOVE MY CREDIT UNION REWARDS

## Sprint Your Way to SAVINGS

The Sprint Credit Union Member Discount offers credit union members, like you, special savings on new and existing wireless plans, including:



on select regularly priced Sprint monthly service

- Waived activation fee on new activations
- Waived upgrade fee
- And more!

To learn more, visit www.lovemycreditunion.org/sprint.



## Holiday Closings

MEMORIAL DAY Monday, May 25

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

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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