

# Aeroquip Credit Union

Fall • 2014

www.aeroquipcu.com

## Are You a Christmas Club Account Holder?

Your hard work is about to pay off! The accumulated savings and dividends in your Christmas Club Account will be deposited directly into your designated credit union account on November 1, 2014. If you chose to have a check mailed instead, your check will be mailed on November 3, 2014.

If you don't have a Christmas Club Account yet, you can start taking advantage of this easy and convenient way to save for the next holiday season by visiting the Credit Union today. It only takes a few minutes to open the account! Be sure to ask about automatic transfers to make saving throughout the year as easy and convenient as possible.



## DAYLIGHT SAVINGS TIME REMINDER



Daylight savings time ends Sunday, November 2 at 2:00 a.m. Please remember to set your clocks back one hour before you go to bed Saturday night.

## International Credit Union Day® Local Service. OCTOBER 16, 2014 GLOBAL GOOD.™

International Credit Union Day has been celebrated on the third Thursday of October since 1948. The day is recognized to reflect upon the credit union movement's history and to promote its achievements. It is a day to honor those who have dedicated their lives to the movement, recognize the hard work of those working in the credit union industry, and show members our appreciation.

We hope you will join us Thursday, October 16 as we celebrate International Credit Union Day with free cider and donuts in our lobby for all members.

*We look forward to seeing you there!*

HAVE A **HOLLY JOLLY SEASON** WITH THE HELP OF OUR



## Holiday Loan

Aeroquip Credit Union wants to help make this your best holiday season ever! With our Holiday Loan Special, you can get a great low rate of **9.00% APR\*** on a maximum of \$2,000 for 11 months!

This special loan is only available **November 1 – December 19**, so be sure to stop by the Credit Union or visit [www.aeroquipcu.com](http://www.aeroquipcu.com) to apply before it's too late.

\*APR = Annual Percentage Rate. Some restrictions apply. See a loan officer for more details.



## Sam's Club Members: Don't Renew until You Read This!

Aeroquip Credit Union (ACU) has partnered with the Jackson Sam's Club to offer ACU members a special benefit!

**JOIN or RENEW as a \$100 Plus Member to receive a \$25 gift card!**

**JOIN or RENEW as a \$45 Savings Member to receive a \$10 gift card!**

To start saving right away, bring the certificate and proof of membership with ACU to the member services desk at the Jackson Sam's Club, 3600 O'Neil Dr. (I-94/Exit 137) today. Clip this certificate or stop by the Jackson credit unions to pick one up.

**Sam's Club membership Certificate**

Enjoy the value of membership!  
Receive a \$25 Sam's Club Gift Card when you join or renew as a Sam's Plus™ Member. Or, receive a \$10 Sam's Club Gift Card when you join or renew as a Sam's Business™ or Sam's Savings™ Member.

This certificate is valid for Aeroquip Credit Union members/employees  
Offer good through March 31, 2015.

A Sam's Plus and Sam's Savings Membership include one primary card and one spouse (or other household member over the age of 18) card. A Sam's Business Membership and Sam's Plus Membership for business include one primary card, one company card and one spouse (or other household member over the age of 18) card. Primary memberships are valid for one year from the date of issue. "Walmart" and Sam's Club associates are not eligible. The certificate may be redeemed for a new membership or renewal of a membership. The incentive with this offer cannot be used toward membership fees, and must be claimed within 30 days of membership sign-up or renewal connected with this program. Certificates and special promotions are not valid at SamsClub.com or by mail. Primary membership fees (does not include tax in some places; fees subject to change) will apply at the time of renewal. Not valid with any other offer. Visit SamsClub.com/privacy to view our privacy policy. Offer not valid in Puerto Rico. For a limited time only. One time use only. Only original certificates accepted.

<b>Sam's Plus</b> 970504	<b>Sam's Savings</b> 263396	<b>Sam's Business</b> 263410
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Do you use Sam's Club a lot? Make sure you have our PLUS membership so you don't miss out on the Cash Rewards! Our PLUS membership can pay for itself by the Cash Rewards you earn. Get \$10 for every \$500 in qualifying purchases - up to \$500 annually. Visit SamsClub.com for details!

This is only the start of the savings you will experience at Sam's Club. Every day you'll find great prices throughout the club, savings on your prescriptions, eyeglasses, technology, tires, photo developing and so much more! Stop by the Club today!

### IMPORTANT MESSAGE from our AUDITORS

Please check your statement. If your credit union statement is not correct, please write promptly giving details of any differences directly to our auditors who are now conducting an examination of our financial statement. Send your letter to:

**Schultz and Sonnenberg, P.C.**  
3343 Spring Arbor Road, Suite 400  
Jackson, MI 49203

If you do not write our auditors with regards to discrepancies on your credit union statement, they will consider your statement to be correct.

### AUTO & HOME INSURANCE

## YOU COULD SAVE ON YOUR CAR AND HOME INSURANCE

Exclusively for credit union members

You want car and home insurance that you can depend on and rates you can afford. On average, members who switch save up to \$427.96\*. Make a simple phone call today to determine the discounts you qualify for.

**Call for your FREE,  
no obligation quote.**

**Toll-free 1-888-380-9287**

**Visit us at TruStageAutoHome.com**

TruStage™ Auto & Home Insurance program is offered by TruStage Insurance Agency, LLC and issued by leading insurance companies. The insurance offered is not a deposit and is not federally insured. This coverage is not sold or guaranteed by your credit union. \*Figure reflects average national savings for customers who switched to Liberty Mutual's group auto and home program. Based on data collected between 9/1/2012 and 8/31/2013. Individual premiums and savings will vary.

#### 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



Federally insured by NCUA.



## Youth Accounts

At Aeroquip Credit Union, we value each and every one of our members—no matter how young or old they may be! That's why we work so hard to make sure we have accounts and services that appeal to each age group, like our youth accounts. Our youth accounts are designed to teach young members about money at an early age while making sure they have fun at the same time!

### SAVINGS ACCOUNTS (birth to 18 years old)

- \$5.00 minimum share
- Competitive interest rates
- ACU deposits \$20 into every new youth account (must stay in account for 6 months)

■ Youth CD's

■ ATM Card

■ CU Talk

### YOUTH CHECKING (13 to 18 years old)

■ No minimum balance

■ Free Bill Pay

■ ATM Card

■ Debit Card

■ Direct Deposit

■ Student VISA Credit Cards

**Stop by the Credit Union to learn more or to have your child open an account today!**

## Holiday Closings

### Veterans' Day

Tuesday, November 11  
(Closed for employee training)

### Thanksgiving Day

Thursday, November 27

### Day After Thanksgiving

Friday, November 28

### Christmas Eve

Wednesday, December 24

### Christmas Day

Thursday, December 25

### New Year's Eve

Wednesday, December 31

### New Year's Day

Thursday, January 1, 2015

