

Aeroquip Credit Union

Fall • 2015

www.aeroquipcu.com

PEOPLE
HELPING
PEOPLE

International Credit Union Day

People Helping People
Thursday, October 15, 2015

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 15th 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!

We've Raked Up Some Great Low Rates!

With the holidays quickly approaching, fall is a great season to start saving whenever and however you can. Our special fall rates make it easy to start piling on the savings when you finance your vehicle with us!

As low as 1.99% APR*
Up to 72 months

If you already financed a vehicle with another lender, you may be able to lower your monthly payments by refinancing that loan with Aeroquip Credit Union. Just bring your current auto loan to us, and we'll show you how much you could start saving by refinancing with our special fall rates.

Stop by the Credit Union or visit www.aeroquipcu.com to apply today.

*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.



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 18**, so be sure to stop by the Credit Union or visit www.aeroquipcu.com to apply before it's too late.

*APR = Annual Percentage Rate. Offer is subject to credit approval. Applicant must fall within unsecured limits. Some restrictions apply. See a loan officer for more details.

Payment examples: \$97 a month on \$1,000; \$146 a month on \$1,500; \$194 a month on \$2,000. Payments quoted with credit life and disability.





CHIP CARDS: INCREASING SECURITY & REDUCING FRAUD

As EMV chip card technology quickly becomes the security standard in the U.S., many merchants are beginning to accept chip cards. At Aeroquip Credit Union, we want our members to be ready for those changes too. We will soon be replacing standard magnetic strip cards with safer, more secure chip cards. The new chip on your Aeroquip card will provide additional security when used at a chip-enabled terminal, and the data stored on the chip will be more difficult to counterfeit—giving you extra peace of mind with every purchase you make. If you are a current Aeroquip cardholder, watch for more information about your new chip card coming soon!

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 statements.

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.

Shop Smart with Your ACU VISA

Whether you join the bustling holiday crowds or prefer to shop from the comfort of your home, your ACU VISA is sure to add a little extra joy to your holiday shopping experience. With so many money-saving benefits, there's simply no better way to pay!

Low, competitive rate
No annual fee
No sudden rate hikes
And more!

If you don't have an Aeroquip VISA yet, you can apply conveniently online, in person, or by phone.



CHRISTMAS CLUB ACCOUNTS

If you have a Christmas Club Account, you'll be happy to hear your accumulated savings and dividends will be transferred to your designated credit union account on November 1, 2015, giving you cash in your hand just in time for the holiday season!

Now is the best time to start preparing for next year's wish list, so if you don't have a Christmas Club Account yet, be sure to stop by the Credit Union to open one today!

*\$10 penalty applies for early withdrawal.
Dividend rates are reviewed quarterly.*



Holiday Closings

Columbus Day

Monday, October 12

Veterans' Day

Wednesday, November 11

Thanksgiving Day

Thursday, November 26

Day after Thanksgiving

Friday, November 27

Christmas Eve

Thursday, December 24

Christmas Day

Friday, December 25

New Year's Eve

Thursday, December 31

New Year's Day

Friday, January 1, 2016

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

