# Aeroquip Credit Union



## INTERNATIONAL CREDIT UNION DAY Thursday, October 20, 2016

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 20th 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!

### **LET'S STAY CONNECTED**

If you have recently moved or changed your phone number, email address, or other contact information, please take a moment to contact us and let us know.

*Have plans to travel?* We regularly monitor credit and debit card activity for suspicious transactions, so if you are heading out of town, please let us know before you go. That way, we can ensure your cards remain active while you're gone.

# 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 16, 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.

Fall • 2016

www.aeroquipcu.com

Improving the Financial Quality of Your Life

# DOWNLOAD THE AEROQUIP MOBILE APP!

You certainly don't take your desktop with you everywhere you go, and you most likely don't take your laptop with you everywhere either. So for the times you can't access Aeroquip Credit Union Online Banking, we are pleased to offer our Mobile App. With the Aeroquip Credit Union Mobile App, you can do all of your banking, just like you do when you're logged in with your computer, right from your Android or Apple device.

#### Check your balance • View transactions Transfer funds • Make loan payments Pay bills • And more!

Simply visit your app store and download the Aeroquip Credit Union Mobile App to get started today.

# More Ways to Save with Sprint

Another way Aeroquip Credit Union is helping our members save – the Sprint Credit Union Member Discount. There are two ways to save with Sprint:

#### **Members**

- Get a 10% discount on select regularly priced Sprint monthly data service
- Valid in conjunction with other credit union and Sprint National handset and other promotions
- Mention Corporate ID: NACUC\_ZZM

#### **Business Members**

- Get a 15% discount on select regularly priced Sprint monthly data service
- Valid in conjunction with other credit union and Sprint National handset and other promotions
- Mention Corporate ID: NACUC\_ZDS\_ZZM

#### Visit LoveMyCreditUnion.org/Sprint to

learn more and to start saving with the Sprint Credit Union Member Discount.

# 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, 2016**, 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.

# VISA Credit & Debit Chip Card Update

ACU chip cards are now being issued! If you are an Aeroquip VISA credit or debit cardholder, you do not need to contact us to request a new chip card. You will automatically receive your new card when your current card reaches its expiration date.

If you've recently received your new chip card, we hope you are enjoying the extra security and fraud protection it has to offer. Please



note, rather than swiping your card at chip-enabled point-of-sale terminals, you will need to insert the chip end into the terminal and leave your card there until the transaction has been approved. If you have any questions about your new card, please give us a call and we'll be happy to assist you.

Holiday Closings

COLUMBUS DAY Monday, October 10

VETERANS DAY Friday, November 11

THANKSGIVING Thursday, November 24 Friday, November 25

CHRISTMAS Monday, December 26

NEW YEAR'S Monday, January 2, 2017



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