

Aeroquip Credit Union

Fall • 2021



INTERNATIONAL CREDIT UNION DAY

**THURSDAY
OCTOBER 21, 2021**

Each year we come together to celebrate International Credit Union Day (ICU Day) to raise awareness about what it means for members around the world to have a credit union as their financial partner.

This year's ICU Day theme, "Building financial health for a brighter tomorrow," reflects the way credit unions contribute to a brighter future by working to improve members' financial well-being. It is at the heart of the mission and structure of credit unions. The essence of this commitment is reflected in Aeroquip Credit Union's very own bylaws and is something credit unions have been doing for more than 100 years.

We invite you to join us in celebrating this special event on Thursday, October 21. We look forward to celebrating with you!

www.aeroquipcu.com

Get Festive with a **Christmas Loan** from Aeroquip

Holiday shopping, party planning, and vacationing is just a quick trip away. With the help of a low-rate Christmas Loan from Aeroquip Credit Union, you can let the festivities begin!

7.50% APR* | 11-MONTH TERM
UP TO \$2,000

This special loan is only available November 1 through December 15, so don't delay! Contact an Aeroquip Loan Officer at 517-789-2890 or loans@aeroquipcu.com for details and application information.

*Valid 11/1/21 - 12/15/21. 7.50% Annual Percentage Rate. Some restrictions apply. See a loan officer for full details.

**ENTER FOR A
CHANCE TO WIN!** | ENROLL IN BILL PAY FOR A CHANCE TO WIN
**BOSE NOISE CANCELLING
WIRELESS HEADPHONES**

SIGN UP HERE: <https://beta.itsme247.com/144/authentication/username>.

Improving the Financial Quality of Your Life

Fall Into Financial Wellness

TIPS TO IMPROVE YOUR FINANCES
BEFORE THE HOLIDAYS

Every new season presents new opportunities to reassess your finances and take steps toward improved financial wellness. With fall upon us, now's a great time to take care of a few financial to-dos and finish off these final months of 2021 on a path to greater financial success.

- **Subscription revision** – From cable, apps, and music to gyms and entertainment, subscriptions have a way of piling up month after month. Consider doing a subscription cleanup at least twice a year to avoid wasting money on unused subscriptions.
- **Rate review** – With loan rates hitting historically low points throughout the past year, now is a better time than any to take inventory of the interest rates on any existing loan and credit card balances. With competitive rates on consumer loans and credit cards, Aeroquip Credit Union may be able to help you save hundreds of dollars just by refinancing, consolidating and transferring balances.
- **Insurance inspection** – You don't have to wait for your current insurance policies to expire before shopping around for a better rate. You can cancel insurance policies at any point for a refund of your remaining premium. Just be sure you don't cancel before you find a great deal with another provider.
- **Credit check** – You're entitled to a free annual credit report from all three credit reporting agencies once every 12 months. By spacing them throughout the year, you can keep a constant watch on your credit for unusual activity and reevaluate areas where you may be able to improve your credit.
- **Holiday budget** – With holiday shopping right around the corner, don't wait to start thinking about your holiday budget. Determine how much you can afford to spend on gifts and goodies and then divide that total between the weeks leading up to the holidays. Be consistent about setting that much money aside each week so you can hit the stores with cash in hand.
- **Savings expansion** – You may be surprised to see how even the smallest percentage of extra savings can make a big impact on your financial wellbeing. Whether your budget allows only a few extra dollars of savings a week or a more significant amount, start giving your savings that little boost today.



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Credit union members get a one year membership for 40% OFF plus, for a limited time, you'll also get a \$15 ENTERTAINMENT DISCOUNT.

Sam's Club gives you exclusive savings on the things you need, the things you love, and all sorts of unexpected things, so join the club today!



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

VISA

Platinum Rewards

Use your Visa Platinum Credit Card on holiday gifts, groceries, gas, and more and you'll earn triple bonus points.

Valid 11/26/21 - 12/31/21,
Some restrictions apply.



DOING
THE MOST
GOOD®

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 11

Thanksgiving
THURSDAY, NOVEMBER 25
FRIDAY, NOVEMBER 26

Christmas Eve
FRIDAY, DECEMBER 24

New Year's Eve
FRIDAY, DECEMBER 31

