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Online Bill Pay Saves Time and Worry

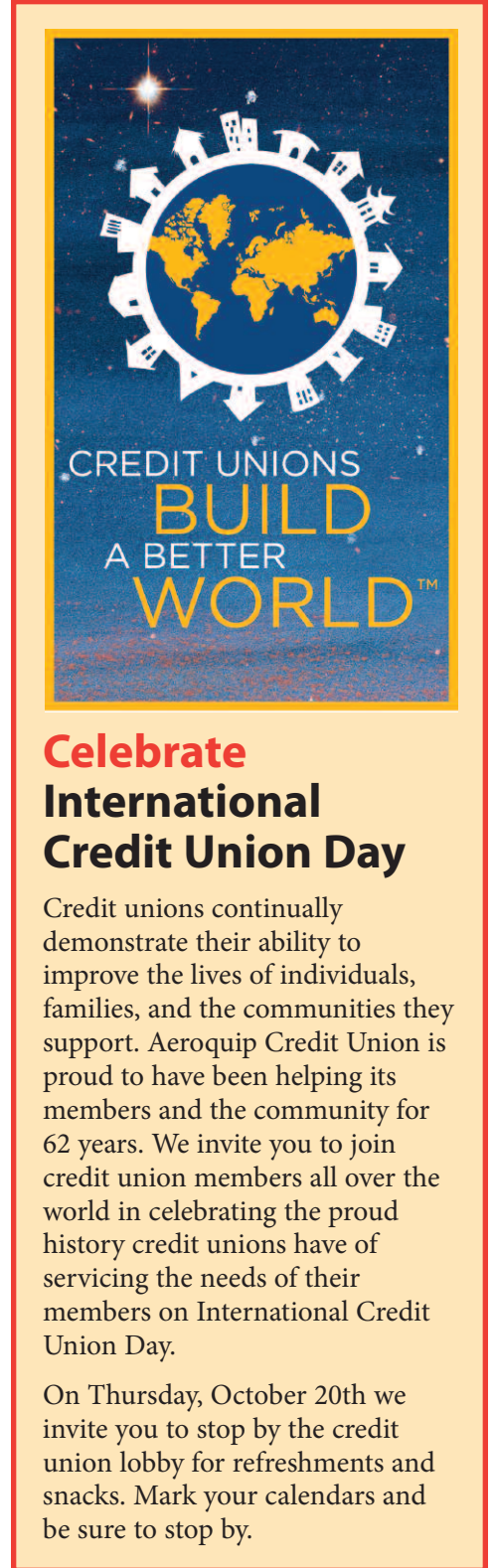
Have you ever found a bill that you thought you'd paid earlier in the month? Now it's late. Our electronic bill payment service can help eliminate your worry and save you time.



Direct payment is the electronic transfer of an authorized payment from your checking or savings account into the account of a biller. It's ideal for recurring payments such as household bill payments, insurance premiums, automatic investment and savings plans, mortgage payments, auto loan payments, and charitable donations.

If you are looking to save time and hassle, consider using our electronic services. With CU*Easy Pay you can schedule payments in advance so that your bills get paid even when you're away on vacation or traveling for business. You can access CU*Easy Pay through ItsMe 247, 24 hours a day, seven days a week, so you can manage your finances on your schedule and in the comfort of your own home.

Take advantage of this time and worry saving option through our ItsMe 247 home banking product. By using CU*Easy Pay you no longer have to worry about having stamps to get your bills out on time, you can pay them anytime right from home.



Celebrate International Credit Union Day

Credit unions continually demonstrate their ability to improve the lives of individuals, families, and the communities they support. Aeroquip Credit Union is proud to have been helping its members and the community for 62 years. We invite you to join credit union members all over the world in celebrating the proud history credit unions have of servicing the needs of their members on International Credit Union Day.

On Thursday, October 20th we invite you to stop by the credit union lobby for refreshments and snacks. Mark your calendars and be sure to stop by.

Holiday Helper Loan

Before you know it Christmas will be here! Are you ready? This year we would like to help you make your holiday one to remember with a special **Holiday Helper Loan**. Use your special Holiday Helper loan funds for visiting family and friends, consolidating your holiday bills or surrounding your Christmas tree with all the "wishes" on your family's list.

Our special loan offers:
9.00%* APR • Up to \$2,000 • 11 month term

Let us help you make this your best Christmas ever with our Holiday Helper loan. Stop by the credit union, or apply online at www.aeroquipcu.com.

Special offer is available November 1 to December 16. Some restrictions apply.

*Annual percentage rate is subject to credit approval. Applicant must fall within unsecured limits.

Christmas Club Savings are Paying Off!

Congratulations to all of our Christmas Club Account members, your savings are about to pay off! On November 1st, your funds will be deposited directly into your designated credit union account, or the check will be mailed 11/1/11 if you choose this option.

Didn't save enough this year? If not, be sure to increase your direct deposit when you open your 2012 Christmas Club Account. It is never too early to plan ahead, so as you receive this year's funds, don't forget to open a new account for 2012. If you aren't a Christmas Club member, stop by the credit union today and open your account for the 2012 holiday season. Christmas Club Accounts are an easy and effective way to save for the holidays.



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:

Kuhl & Schultz, P.C.
3343 Spring Arbor Road, Suite 400
Jackson, Michigan 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.

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

Email: email@aeroquipcu.com

Office Hours:

M-F 9:00 am - 5:00 pm

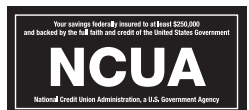
Toll Free Line:

1-800-782-2891

Audio Response Teller:

1-800-860-5704 I.D.# 144

For your
convenience, we
have an ATM
located at the
East Avenue
Eaton facility



Heading for Warmer Weather? Take Us with You!

Are you heading to warmer weather this winter? Don't leave us behind. Aeroquip Credit Union offers many products and services that allow you to maintain use on your credit union accounts:

- **Direct Deposit** – Having your mail forwarded? Don't worry about your checks making it into your accounts on time, with Direct Deposit, your checks are automatically deposited into your desired account.
- **Debit Card** – With your Aeroquip Credit Union Visa Debit Card, you no longer need to worry about writing checks out of state. Use your debit card wherever Visa is accepted, charge it, record it in your checkbook and be on your way. No more interest and no more hassles. Your purchase is deducted right from your credit union checking account.
- **ATM** – Your Aeroquip Credit Union ATM card gives you 24 hour, 7 day a week access to a number of ATMs across the country. You can make cash withdrawals, transfer funds and check your balances.
- **VISA** – With NO annual fee and low interest rates, your credit union Visa card is the best card to have in your wallet. Best of all, you have at least a 25 day grace period to pay off your balance, and interest rates as low as 7.8%.
- **Home Banking** – With our ItsMe247 home banking, you have 24 hour access to your credit union accounts from any personal computer. Home banking allows you to check your balances, transfer funds, verify transactions, schedule payments and so much more!



Stop by Aeroquip Credit Union before you leave to take advantage of all these great products and services.

Holiday Closings

Monday, October 10th – Columbus Day

Thursday & Friday, November 24th & 25th –
Thanksgiving Holiday

Monday, December 26th – Christmas Holiday