

Notes of Interest

March 2006

Everything we do,
we do for you™

**YOU COULD
RECEIVE
\$25.00!!***

HAVE YOU HAD YOUR FREE FINANCIAL CHECK-UP?



Would you put off having your medical or dental check-up? More than likely you would not. So, why put off having your **FREE** financial check-up! Are you wondering what appears on your credit report?

If yes, then this offer is what you are looking for! The Credit Union is offering you an opportunity to meet with our lending staff and discuss your credit report line by line. Together you may find:

- ◆ An opportunity to pay off a high rate loan at another institution putting money back into your pocket
- ◆ Credit limits you thought were closed, but are still open
- ◆ Negative credit appearing on your report even after the item has been paid

All of this information can impact your credit score. This score is used by some financial institutions to set your loan/credit card interest rate, landlords use it to analyze how credit risky a potential renter may be, employers use it in their hiring process, and insurance companies use it to set the cost of your insurance premium.

Don't put your Financial Check-up off any longer, call a member of our lending team at (989)354-1510 today to make your appointment.

*\$25.00 paid to members after having a financial check-up, with the refinancing of a loan/credit card from another institution. Offer is for a limited time and subject to loan approval.



SPORTSMEN SHOW



Stop by and visit Alpena Alcona Area Credit Union at booth number 12 during the 6th Annual Michigan Regional Sportsmen Show. The show will be held March 24th - 26th at the Thunder Bay Recreational Center. Be sure to check out what great rates your Credit Union has to offer.



MY MONEY, MY CREDIT UNION, WHERE I BELONG

Hey Kids, visit Alpena Alcona Area Credit Union the week of April 24th - 28th and help us celebrate National Credit Union Youth Week. Alpena Alcona Area Credit Union is committed to starting youth on the path of setting financial goals and saving to reach them. Stop by the Alpena office on Friday, April 28th from 3:00 - 5:00 pm and visit with DARE Officer, Tim Marquardt, as he provides free fingerprinting to the youth.

Remember, Alpena Alcona Area Credit Union membership is open to all your family members. We hope to see on the 28th!



YOUR HOME IS YOUR CASTLE

"SEE ALPENA ALCONA AREA CREDIT UNION FOR ALL YOUR CASTLE NEEDS"

Mark your calendar and make plans to visit your Credit Union at booth number 6 during the 27th Annual Northeastern Michigan Home Builder's Association Home Show. This show will be held March 31st - April 2nd at Northern Lights Arena.

FORWARDING MAIL INFORMATION

In order to protect our members against Identity Theft fraud, the largest growing crime in the United States, the Credit Union is no longer forwarding mail.

If you are changing your address for any length of time please be sure to notify your Credit Union of the change.

Alpena Alcona Area Credit Union

Website: www.aaacu.com

E-mail: aaacu@aaacu.com

Toll Free: 800-443-3577

With Four Locations to Serve You:

Alpena 356-3577 Lincoln 736-8912

Atlanta 785-3800 Ossineke 471-2332

After Hours Phone Numbers to Report a Lost/Stolen—Card

VISA: 800-991-4965 MasterCard: 800-754-4128

Lobby Hours: 9:00 a.m.—5:00 p.m. Mon-Thurs.

9:00 a.m.—6:00 p.m. Friday

Drive-Thru Hours: 8:30 a.m.—5:00 p.m. Mon-Thurs.

8:30 a.m.—6:00 p.m. Friday

8:30 a.m.—12:00 pm Saturday



AMERICA'S
CREDIT UNIONS™

Where people are worth more than money.™



STILL TIME LEFT TO TAKE ADVANTAGE OF OUR VISA BALANCE TRANSFER

SPECIAL

Hurry, you still have time to take advantage of the 5.99% APR* VISA balance transfer special. You can transfer all your credit card balances to a new or existing Alpena Alcona Area Credit Union VISA Classic or Platinum card. Replace all your credit card bills with just one easy payment simply by consolidating your high interest rate balances to your Credit Union VISA card.

Important Information about Balance Transfers:

*Only members with a credit score of 640 or higher are eligible for 5.99%. Those with a score lower than 640 can receive a balance transfer at their current interest rate of 12.96% for Classic cardholders or 10.96% for Platinum cardholders. Promotional rate is only for non-AAACU loan balances. There is no grace period for balance transfers; interest is charged from the date of posting. All payments and credits will be applied to lower APR balances before higher APR balances. NO BALANCE TRANSFER FEE. Subject to approval and credit availability, offer expires March 31, 2006. Certain restrictions apply.

First Quarter Charity of Choice

Alpena Alcona Area Credit Union is pleased to be able to give back to the community in which we live. Each year a committee is made up of a representative from each of our branches. This committee has the difficult decision of selecting which community organizations we would like to raise funds for during each quarter.

For the first quarter of 2006 each branch decided to raise funds for an organization in their area. We are excited to be supporting the following groups: Big Brothers & Big Sisters, Boys & Girls Club, Tri-Township EMS, Alcona County EMS, and the Sanborn Township Fire Department.

A BIG Thank-you to all of our members who are so generous in supporting all of our fundraising efforts. Without people like you we would not be able to support so many wonderful community organizations.



We've Partnered with Area Auto Dealerships to Serve YOU!

If you're in the market for a new or used automobile, you may be able to get an AAACU auto loan right at the dealership. We've partnered with over 25 area auto dealerships to make loan financing with AAACU as convenient as possible.

Simply tell the dealer you're a member of AAACU and if they're a participating dealer, all the paperwork will be handled right at the dealership. It's as easy as that!

For a full list of participating dealerships log onto www.aaacu.com/loans.htm.

Get MOVING With The Best Mortgage Rate

In Town!

If you need a new home, now's the time to make your move. Alpena Alcona Area Credit Union has great rates, fast approval and terms to fit your budget. Call (989) 354-1515, visit www.mortgagedept.com or stop by any branch office to get started.



Rates are still low -shouldn't your payments be?

IRA SEMINAR



Are you considering opening an IRA? Not sure what type of IRA would best benefit you? Make plans to attend an informative IRA seminar. The Alpena Area

Credit Unions are pleased to announce a series of upcoming Investment Seminars.

The first seminar will be held in room 104 at Alpena Community College at 6:00 pm on April 27th. Seating will be limited so please contact Patty (989)354-1522 or Denise (989) 354-1532 if you would like to attend.

AAACU AWARD RECIPIENT



L to R Shanna Johnson, ARMC Business Relations Committee member, Barbara Clark and Sharon Kapalla, AAACU staff members

Alpena Alcona Area Credit was selected as the recipient of the 2005 *Alpena Regional Medical Center Business Health Award* in the large business category. The Credit Union received this award at the Alpena Area Chamber of Commerce Membership Appreciation Dinner.

This award is presented to businesses that take proactive steps in the promotion of health and wellness to their employees.

AAACU was honored to receive this award.