

Notes of Interest

November 2005

Everything we do,
we do for you™

As low as
5.99 %
APR*

TIRED OF PAYING HIGH CREDIT CARD RATES??

Starting October 15, 2005, Alpena Alcona Area Credit Union will be offering all new and existing VISA Classic and Platinum cardholders a fixed promotional rate as low as **5.99% APR*** for all balance transfers. By consolidating your high interest balances to your Alpena Alcona Area Credit Union VISA credit card, you'll replace all those bills with just one easy payment.

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 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.

APR = Annual Percentage Rate

Holiday Shopping at the Credit Union



Wondering what to buy that hard to shop for person for Christmas? Why not give a VISA gift card! Giving a gift card is a safe and convenient gift that allows a world of shopping possibilities. VISA gift cards can be purchased at any of our four branches and make a wonderful birthday, wedding, anniversary, graduation or Christmas gift.

HAPPY
THANKSGIVING

Holiday Closing

Thursday,
November 24th

Have a safe
Thanksgiving holiday
filled with family
and friends!

INTERNET BILL PAYMENT AND PRESENTMENT

Alpena Alcona Area Credit Union is pleased to announce the introduction of electronic bill presentment and payment services. CU*EasyPay is a safe and easy way to receive, pay and organize your bills on-line.

Simply visit our web site, log on to CU*@Home, click on "Pay Bills" and sign up in a few easy steps.

Sign up before November 30, 2005 and you will automatically be entered in a drawing to win an iPod.

HAPPY THANKSGIVING FROM DOLLAR DOG AND AAACU



Hey Dollar Dog Kids Club Members!! Dollar Dog is so thankful for Credit Union friends like you! He wants to hear from you!! What are you thankful for? Stop by any AAACU branch and pick up a Dollar Dog form or visit our website and click on Dollar Dog to print off a form. Draw a picture or drop a note to Dollar Dog telling him what you are thankful for. All entries will be put in a drawing for a Thanksgiving dinner with all the trimmings. Just think, you could provide the entire Thanksgiving Day meal for your whole family. The drawing will be held on Monday, November 21st.

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.™



CUNA Name Being Used in Phishing Scam

CUNA, the Credit Union National Association, has been warning consumers that their name has been used in some recent phishing scams.

Phishing is a scam where typically you'll receive an e-mail that appears to come from a reputable company that you recognize and possibly do business with. The e-mail will warn you of a serious problem that requires your immediate attention. It may use phrases, such as "Immediate Attention Required" or "Respond Immediately to Avoid Account Suspension." The e-mail will then encourage you to click on a button to go to the institution's web site.

In a phishing scam, you would then be redirected to a phony web site that may look exactly like the real thing. You would be asked to update your account information or to provide information for verification purposes.

DO NOT PROVIDE ANY INFORMATION. Neither CUNA nor your Credit Union will ever contact you by e-mail requesting this type of information. If you do provide personal information, you may find yourself the victim of identity theft. If you receive a suspicious e-mail, do not open it or click on any links; simply forward it to the proper reporting authorities, such as FTC at uce@ftc.gov.

Meet the Credit Union's Marketing Specialist

Alpena Alcona Area Credit Union is proud to announce the promotion of **LeAnn Schultz** to the position of Marketing Specialist.

LeAnn has been employed with the Credit Union since September 1993. For the past seven years she has served as a Membership Services Officer at the Alpena office.



Congratulations LeAnn!!



Did You Know...

Checks written off your account clear after business hours? So, if you are rushing to get to the Credit Union to make an early morning deposit you may want to consider one of our 24 hour services, such as - ATM/Debit card, CU*Home, CU*TALK, or you may want to apply for an overdraft protection loan.

JUST IN TIME FOR THE HOLIDAYS... VISA AND LOAN SKIP-A-PAYMENT

Because we value you as a VISA cardholder, and to ease the burden of paying for your Christmas expenses, we are offering you a Christmas gift! If you wish, you may skip your December and January VISA payment, and you will not become past due. You can skip your payment by filling out the coupon below and returning it to any Credit Union office by mail or fax at (989)356-6906.

There is a \$15.00 service fee to take advantage of this holiday offer, \$5.00 of which will benefit our charity of choice.

Select one method for payment:

- \$15.00 service fee enclosed
 Withdraw \$15.00 service fee for VISA savings _____ or checking _____

Account # _____

Select one period to skip the VISA payment:

- December monthly payment (return by December 23, 2005)
 January monthly payment (return by January 24, 2006)
 Both December and January payments (please return by December 23, 2005)

Print Name _____ Date: _____

Signature _____ Date: _____

*Note: Normal finance charges do apply. You are not eligible for the skip-a-payment program if you are over your limit or past due. Alpena Alcona Area Credit Union reserves the right to refuse any skip-a-payment request.

Would you like to enjoy the holiday season without the worry of meeting your loan payments? Your Credit Union can help by allowing you to skip your December loan payment.

It is as easy as selecting the payment(s) below that you would like to skip, enter your loan number(s), sign below and return to the Credit Union by mail or fax at (989)356-6906.

There is a \$25.00 service fee to take advantage of this holiday offer, \$5.00 of which will benefit our charity of choice.

Select one method for payment:

- \$25.00 service fee enclosed per loan
 Withdraw \$25.00 service fee per loan from: savings _____ or checking _____

Account # _____

Return form by November 28, 2005

Loan # (s) to skip a payment on _____, _____, _____

Print Name _____

Borrower's Signature _____ Date: _____

Co-Borrower's Signature _____ Date: _____

Certain restrictions apply, call the Credit Union Loan Department for further details. Loans not eligible include VISA credit cards, mortgage loans and home equity loans. Skipping these payments extends the maturity date of your loan. Interest continues to accrue on the unpaid balance during the month you skip your payment and when payments resume, the unpaid interest will be collected first. Alpena Alcona Area Credit Union reserves the right to refuse any skip-a-payment request.