

# Notes of Interest

August 2011

Everything we do,  
we do for you™

## 2.99% APR\* Introductory Rate on New VISA Cards!



It's Back-to-School time again. Whether you have a child in grade school or college—or if you just want to cash-in on some great deals, an AAACU VISA card makes the perfect Back-to-School companion.

- No balance transfer fees or annual fees, and you can speak directly to an AAACU employee about your account.
- Non-variable rates at 10.96% APR or 12.96% APR

**Low Introductory Rate of 2.99% APR\*** good on all new purchases for the first six months, from the date of opening. The introductory rate will revert back to our existing interest rate after the initial six months from when the card was opened.

**The first \$25 is on the Credit Union!** Contact the Credit Union after you make your first purchase of \$25 or more during the first month after your card is opened, you will receive a \$25 credit on your VISA account.

To get your card in time for Back-to-School shopping, call, stop by or visit us online at [www.aaacu.com](http://www.aaacu.com).  
\*Certain restrictions apply. Offer expires 10-31-11

### What are you waiting for?!!

*Refinance your current mortgage or purchase the home you have been dreaming about at today's low rates!*



### Save up to \$400 on closing costs!!!

Upon closing of your mortgage, AAACU will refund the appraisal fee up to \$400.

Offer expires August 31st, 2011



To observe Labor Day, all Credit Union offices will be closed on Saturday, September 3rd, and Monday, September 5th.

*Have a Safe Holiday!*

**Get a NEW CAR for  
As low as 2.49% APR  
Used cars for as low as 4.25% APR**



Apply on-line at [www.aaacu.com](http://www.aaacu.com) or visit any of our branch offices.

Limited time offer. Certain restrictions apply.



Website: [www.aaacu.com](http://www.aaacu.com)

E-mail: [aaacu@aaacu.com](mailto:aaacu@aaacu.com)

Credit Union

Toll Free: 800-443-3577

With Seven Locations to Serve You:

Alpena 356-3577	Oscoda 739-9103
Atlanta 785-3800	Ossineke 471-2332
Lincoln 736-8912	Tawas City 362-7980

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



## Better Choice Loans

Why pay the high fees and outrageous interest rates of a payday or cash advance loan when we offer a Better Choice? Applying is easy and no collateral is required.

- 90-day Repayment Term
- Flexible Monthly, Bi-weekly, or Weekly Payments
- \$24.95 Non-Refundable Application Fee
- \$200 Minimum to \$1,000 Maximum Loan
- 25% Annual Percentage Rate (APR)
- Free Financial Counseling
- A Built-in Savings Benefit. Upon loan approval, an amount equal to 10% of your loan will be deposited into your savings account paying a dividend and held until the loan is paid off.



This smart alternative to payday lending helps you save more of your hard-earned money—and even start saving for your future.

For more details and an application, contact the Credit Union at 989-356-3577 for details or visit [www.aaacu.com](http://www.aaacu.com).

Must qualify. Borrowers must meet AAACU membership requirements and be over age 18.

## SECOND QUARTER FUNDRAISER UPDATE

For the second quarter of 2011, each AAACU office focused its fundraising efforts on an organization in their community. Throughout the quarter, staff at all branch locations held various events to raise money. A combined total of \$4,488.43 was raised during the second quarter.



The Alpena Main, Alpena Branch, Ossineke, and Atlanta offices present Alpena Project Connect with a check for \$1,719.85 and many donations. From L-R—Karen LaFleche—POD Supervisor from Alpena North, Erin June—Executive Assistant at Alpena Main, Germaine Stoppa—Executive Director of United Way representing Project Connect, and Patti Tews—Ossineke Branch Supervisor.

Alpena Main, Atlanta, Ossineke, and Alpena Branch Offices—\$1,719.85 plus numerous hygiene products for Alpena Project Connect

Lincoln Branch Office—\$494.80 plus numerous hygiene products for Alcona Project Connect

Oscoda Branch Office—\$1,909.00 plus a \$500 donation from AAACU for Iosco Relay for Life

Tawas City Branch Office—\$364.79 plus 25-30 coats for Iosco County Coats for Kids

During the third quarter of 2011, we will be focusing our fundraising efforts on Breast Cancer Awareness. Staff, friends and family are forming a team to participate in the Zonta's Breast Cancer Awareness Walk in Alpena on October 1st.

AAACU is proud to be able to raise funds for so many organizations in our local community. So far in 2011 we have been able to donate \$7,121.78 and collect numerous items to help the needy in our communities. We would not be able to help so many wonderful organizations without all the support we receive from our members. Once again, **THANK YOU** for your kindness!



Tawas Branch Manager Jennifer Jackson presents Judy and Tony Pursey of Iosco County Coats for Kids with a check for \$364.79 and dozens of coats.



The Oscoda Branch raised money and formed a team for Iosco County Relay for Life. Back row, l-r: Cheryl Kelly, Debbie Dault, Paula Kauffman, and Mandy Beck. From row: Jessy Ott and Charise Gilbert



The Lincoln Branch had a Chinese raffle of Bird and Butterfly Houses for Alcona Project Connect



Staff members (from left to right) Crissy Lipski, Donna Bowen, and Jess Leaym pose with lucky winner, Gary McConnell, who won a gardening gift basket Alpena Main raffled for Project Connect.



The Atlanta Branch raffled a boy's and a girl's bicycle and two Easter bags for Project Connect. Boy's bike winner: Tucker Kendrick. Girl's bike winner: Alyssa Carrington.



Charlie Quarters won a grill basket the Tawas office raffled for Iosco Coats for Kids.