

# Notes of Interest

December 2007

Everything we do,  
we do for you™



## See Us For All Your Mortgage Needs

AAACU offers a variety of mortgage options. If you are thinking of buying your first home, planning to build a home, interested in buying vacant land, wanting to utilize the equity in your home or looking to refinance your current mortgage, let one of AAACU's friendly mortgage staff assist you. Contact Kendra, Holly, Debbie or Delynn at 354-1515.



### Holiday Hours:

Monday, December 24th ~ closing at 1:00  
Tuesday, December 25th ~ closed  
Monday, December 31st ~ closing at 1:00  
Tuesday, January 1st ~ closed

*HAPPY HOLIDAYS TO YOU AND YOUR FAMILY!*



Mark your calendars for the upcoming Annual Meeting to be held March 1, 2008 at the Knights of Columbus Hall on Hamilton Road.

## AAACU Online Services

AAACU offers a full range of online services, which include online bill pay, FREE home banking, and FREE E-statements.

**Home Banking** is FREE to all members and available at your convenience anytime, anywhere. You can monitor your account balances and do transactions, PLUS update account information.

**E-statements** allow you to view your statements, the AAACU Newsletter, important account information and more online!

**Online Bill Payment** makes paying your bills so easy. Bill pay saves you time and money; no more stamps or envelopes. For more information visit our website at [www.aaacu.com](http://www.aaacu.com).

## New Recreational Vehicle

Snowmobiles \* ATVS \* Tractors \*  
Motor Homes \* Campers \* Travel Trailers \*  
Boat-Motor-Trailer Packages  
as low as

**6.00%** APR

60 month repayment term \* No payment for 45 days  
Contact the loan department at 989-354-1510

**HOLIDAY SHOPPING LOAN**

as low as

**5.99%** APR

12 month repayment term  
Offer expires 1-31-08

**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

9:00 - noon Sat. (Atlanta only)

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. - noon Sat.



*During this Holiday Season, more than ever, our thoughts turn to those who have made our success possible. So we say simply, but sincerely, THANK YOU - we wish you and your family all the best for the Holiday Season and the New Year.*

**2008 CALENDARS**



The 2008 calendars have arrived and are available at all branch offices. Be sure to stop by and pick up your calendar.



**INTRODUCING OUR NEWEST ADDITION...**

We are pleased to announce that we have added a self service coin counting machine at our Alpena office. This machine can be used FREE of charge by any AAACU member. A fee of 7.5% will be charged to non-members.



**FORWARDING MAIL INFORMATION**

Please remember that your monthly statement from the Credit Union will not be forwarded. So if you are changing your home address for a short time, please be sure to do a change of address at the Credit Union. If your address is not changed with the credit union, the post office will return your statement to us.

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 the Credit Union at PO Box 515 Alpena, MI 49707 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.

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**Select one method for payment:**

- \$ \_\_\_\_\_ service fee enclosed
- Withdraw \$ \_\_\_\_\_ service fee savings \_\_\_\_\_ or checking \_\_\_\_\_

Account # \_\_\_\_\_

**Select one period to skip the VISA payment:**

- December monthly payment (return by December 21, 2007)
- January monthly payment (return by January 23, 2008)
- Both December and January payments (please return by December 22, 2007)

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 if you have been past due during the last six months. Alpena Alcona Area Credit Union reserves the right to refuse any skip-a-payment request. Certain additional restrictions apply.

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 at PO Box 515 Alpena, MI 49707 or fax at (989)356-6906.

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

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**Select one method for payment:**

- \$ \_\_\_\_\_ service fee **per loan** enclosed
- Withdraw \$ \_\_\_\_\_ service fee **per loan** savings \_\_\_\_\_ or checking \_\_\_\_\_

Account # \_\_\_\_\_

Loan # (s) to skip a payment on \_\_\_\_\_

- December monthly payment (return by December 21, 2007)

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, overdraft protection loans, 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. Not eligible if past due within the past six months. Skip-a-payments will also change the amount of eligible benefits in the case of a GAP claim.