

Notes of Interest

December 2011



HOLIDAY SPECIAL!!!

2.99% APR* Introductory Rate on New VISA Cards
2.99% APR* on Balance Transfers to New or Existing AAACU VISAs

Ready or not, the holiday season is here! AAACU's VISA card will help make your season bright!

- No balance transfer fees or annual fees.
- 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* on new purchases for the first six months from the date of opening. The introductory rate will revert to our existing interest rate after the initial six months from when the card was opened.

2.99% APR* on balance transfers for six months to your new or existing AAACU VISA. Did you sign up for a store credit card for a special incentive and are now faced with a high interest rate? Transfer your balance to your AAACU VISA! The introductory balance transfer rate will revert to our existing interest rate after the initial six months from when the transfer occurred. Higher interest rate balances will be paid first. Promotional rate is only for non-AAACU loan balances.

To get your card in time for your holiday shopping, call, stop by or visit us at www.aaacu.com.

*Certain restrictions apply. You must have a credit score of 640 or higher to receive the special 2.99% APR balance transfer and introductory rate on new cards and limit increases on existing cards. Offer expires 12-31-11.

"HOME FOR THE HOLIDAYS" CHECK OUT OUR SUPER-LOW RATES!!!



Purchase the home of your dreams or save money by refinancing your current home loan at a lower rate!

Let the Mortgage Specialists at AAACU help you have an extra happy holiday!

Apply online at aaacu.com, once your mortgage loan is approved and closed you will receive \$50.00.

Check out our great new and used auto rates!

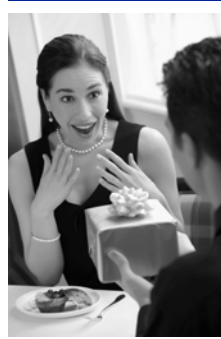
New Autos as low as 1.99% APR



Used autos as low as 3.99% APR

Apply online at www.aaacu.com, at any of our branch offices, or apply at a participating indirect dealership.

Some restrictions apply. Offer expires 12-31-11.



Holiday Shopping Loan As low as 1.99% APR for 12 months

Whether it's spent on making someone's Christmas extra merry or just to take advantage of holiday sale bargains—once approved, a holiday loan can be spent for any reason. For more information contact the Credit Union.

Offer expires January 31, 2012. Certain restrictions apply.



Holiday Hours

- Saturday, December 24th ~ Closed
- Monday, December 26th ~ Closed
- Saturday, December 31st ~ Closed
- Monday, January 2nd ~ Closed

2012 CALENDARS



The 2012 calendars have arrived and are available at all branch offices. Be sure to stop by and pick up your calendar.

Alpena Alcona Area Credit Union

Website: www.aaacu.com

E-mail: aaacu@aaacu.com

Toll Free: 800-443-3577

With Seven Locations to Serve You:

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

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



Mark your calendars for the upcoming Annual Meeting

Date: Saturday, March 3, 2012

Time: Cocktails 5:30 p.m. ~ Dinner 6:30 p.m.

Place: Knights of Columbus Hall - Alpena

Price: \$12.50 per person

CASH BAR

If you have any questions please contact LeAnn at 354-1614.

IMPORTANT NOTICE:

Effective January 1, 2012 the Credit Union will charge a \$2.50 per month dormancy fee on accounts with no activity for over 1 year.

NEW RECREATIONAL VEHICLE

(snowmobile or ATV)

as low as **4.25% APR**

Up to 60 months repayment terms.

Offer expires 12-31-11.



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

Would you like to enjoy the holiday season without the worry of meeting your loan/VISA payments? Your Credit Union can help by allowing you to skip up to two consecutive loan payments during the months of December - February.

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 office nearest you or fax to 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.

Select one method for payment:

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

Account # _____

Please indicate loan # (s)/VISA to skip payment(s) on _____, _____, _____

Select the months you would like to skip the loan/VISA payment:

(You can choose to skip two consecutive months)

- December monthly payment (return by December 1, 2011)
- January monthly payment (return by January 1, 2012)
- February monthly payment (return by February 1, 2012)

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 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. Minimum loan balance and minimum payment requirements. A loan newer than six months old does not qualify.

VISA 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. Certain additional restrictions apply.