



# Notes of Interest

February 2008

Everything we do,  
we do for you™



## VISA BALANCE TRANSFER SPECIAL

# 5.98% APR\*

- ◆ ARE YOU CARRYING A HIGH BALANCE ON ANOTHER CARD?
- ◆ DID YOU MAKE SOME LARGE PURCHASES OVER THE HOLIDAYS?
- ◆ TIRED OF ALL THOSE CREDIT CARD BILLS?

By consolidating your high interest balances to your AAACU VISA credit card, you'll replace all those bills with just one easy payment.

Expires 2-29-08

Certain restrictions apply.

\*APR = Annual Percentage Rate



## "CELEBRATING 55 YEARS AND GROWING"

1953 - 2008

### ALPENA ALCONA AREA CREDIT UNION ANNUAL MEETING AND DINNER DANCE

Ticket price includes, dinner and music provided by "Night Wing". Tickets are available at any of our branch offices. The final deadline for purchasing tickets is February 22nd.

PLACE: Knights of Columbus Hall

DATE: March 1, 2008

TIME: 5:30 p.m. Cocktails 6:30 p.m. Dinner

PRICE: \$12.50 per person

CASH BAR

If you have any further questions, please contact LeAnn at 989-354-1551.

## FUNDRAISING IS OFF TO A GREAT START AT AAACU

During the first quarter of 2008 AAACU will be raising money for several area organizations:

- The Alpena office will be raising money for three different groups. In January funds raised will go to Junior Achievement of Alpena, in February fundraising efforts will be focused on the Sunrise Mission and in March the Friendship Room.
- The Atlanta branch will be putting together care packages to support our troops.
- The Lincoln branch will be raising funds for the Ronald McDonald Houses of Michigan. They will be collecting tabs from pop cans in their fundraising efforts. Containers will be available at all branch offices if you would like to drop your can tabs off.
- The Ossineke office will be raising funds to support the Sanborn Township Fire Department.

Our fundraising efforts would not be such a great success without the tremendous support from our members.

### Important Date



Please note that all AAACU

offices will be closed on Monday, February 18th so that our staff can attend an all day training session.

### Make Life easy with e-Statements

Are you tired of going through piles of paper? Imagine one detailed statement that you can simply store on your computer. AAACU offers a free and convenient option of e-Statements! Benefits include:

- Quicker access than printed statements
- Ability to view 12 months of statement history
- Eliminates possible identity theft mail interceptions
- Encrypted and firewall protected for greater security
  - No documents to shred or store



Enrollment is fast and easy:

Go to [www.aaacu.com](http://www.aaacu.com) and log on to "It's Me 247"\*. From the top menu bar choose "e-Statements". Follow the simple instructions.

\*You must be enrolled in free online account access to sign up for e-Statements.

## Alpena Alcona Area Credit Union

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

E-mail: [aaacu@aaacu.com](mailto: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—

**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 a.m. - 12:00 p.m. (Atlanta)

**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 p.m. Saturday



## ASK FOR YOUR CARFAX REPORT

### DON'T BUY A USED CAR WITHOUT A CARFAX

CARFAX Vehicle History Reports help you make more informed decisions about used cars, providing information on:

- Salvage or Flood History
- Number of Owners
- Lemon/Manufacturer Buybacks
- Recalls/Major Repairs
- Safety & Reliability
- Other Total Loss Events
- Frame Damage
- Accidents Reported to CARFAX
- Mileage Accuracy

CARFAX maintains the nation's largest, most comprehensive vehicle history database with information from more than 20,000 sources.

AAACU is pleased to inform you of our newest service. You can now request a CARFAX report, at a reduced price of \$12.99, at your credit union. If you are considering purchasing a used vehicle, CARFAX is a great way to find out the history of that vehicle. Simply visit or contact a member of our lending team with the Vehicle ID Number (VIN) to provide you with the report. If this vehicle is financed with AAACU you will be reimbursed the \$12.99 fee. For more information contact a member of our lending team at 354-1510.



### 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 us, the post office will return your statement to the Credit Union.

### Keeping Account Information Updated

AAACU would like to remind our members the importance of keeping your account information up to date. As a new year is upon us, now is a good time to be sure you have listed the joint owners and beneficiaries you would like on your account. On your next visit to the credit union simply verify who you have listed. You can also contact a membership services representative at 989-354-1522 or 989-354-1532 to request this information.

## CREDIT UNION GIVES TO THE COMMUNITY DURING 4TH QUARTER OF 2007



Staff presents a check for \$1,929.00 to Carol Kain of the Caring Place Adult Daycare.



Staff from the Ossineke office purchased presents for residents of Rolling Acres Care Home & Country House Care Home.



AAACU staff presents a check for \$304.00 to Mike Jackson for Toys for Tots. This money was raised from employee dress down days.



Lincoln staff helped make Christmas a little merrier for five families.



Atlanta staff raised money for the Baby Basket.



Staff members teamed up with Shelter's Adopt a Family Program and purchased Christmas gifts for five Shelter families.

**IN 2007 AAACU'S FUNDRAISING EFFORTS TOTALED...  
\$13,443.66!!**