

# Notes of Interest

February 2011

Everything we do,  
we do for you™

***Any Season is Great for Home Buying and With the Great Rates Currently Offered at AAACU - NOW IS THE PERFECT SEASON!***



You live in your home four seasons of the year, so it stands to reason that you could be looking to buy a new home all year round, too. Don't let the cooler weather hold you back. Winter is just as good of season for house-hunting as any other. Now is a great time to let AAACU assist you with buying a new home or refinancing your current mortgage. We offer a variety of mortgage options to meet your needs:

- ◆ Fixed Rate Mortgages up to 30 Years
- ◆ Vacant Land Loans
- ◆ Construction Loans
- ◆ Balloon Mortgages
- ◆ First Time Home Buyers
- ◆ Home Equity Loans

You can apply online at [www.aaacu.com](http://www.aaacu.com), visit an office near you or contact a Mortgage Specialist at 989-354-1515.

## UPDATE YOUR COMPUTER LOAN SPECIAL

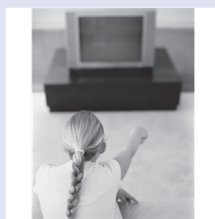
As low as **3.99%** APR



- Computer
- iPads
- Tablets
- Netbooks

Up to 24 months repayment term  
\$5,000.00 maximum loan amount

Expires 3-31-11



## YOU COULD BE THE WINNER OF A NEW TELEVISION!

Are you currently taking advantage of the many great products and services offered at AAACU?

Your credit union wants to help you simplify your life by introducing you to the many convenient products and services we have to offer.

Simply sign up for products and services that you currently do not have and your name will be entered in a drawing for a 32" flat screen television.

Drawing will be held on March 31, 2011.

One winner at each of our 7 office locations.

Certain restrictions do apply.

**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:*

<b>Alpena</b>	356-3577	<b>Oscoda</b>	739-9103
<b>Alpena Branch</b>	356-3577	<b>Ossineke</b>	471-2332
<b>Atlanta</b>	785-3800	<b>Tawas City</b>	362-7980
<b>Lincoln</b>	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



**HEADING SOUTH FOR THE WINTER?**

AAACU values the privacy and safekeeping of our members' financial matters. We want to assure you that your personal information is handled in a confidential way.

To be assured that information mailed from the credit union is going to the correct address, we do not allow statements to be forwarded to a different address. If you are moving to a new home, heading to warmer weather for the winter, or returning home after a long trip please be sure to notify your Credit Union of your address change.

**Mark your calendars for the upcoming Annual Meeting**

**Date:** Saturday, March 5, 2011

**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 DATE**



Please note that all AAACU offices will be closed on Monday, February 21st so that our staff can attend an all day training session.

**CREDIT UNION GIVES TO THE COMMUNITY DURING THE 4TH QUARTER OF 2010**

Main Office - Child Abuse Neglect \$622.67

North office - Shriner's \$678.94

Atlanta - The Caring Place \$305.51

Lincoln - Needy Families \$1,668.02

Oscoda - Toys for Tots \$1,756.59

Ossineke - Child Abuse Neglect \$595.06

Tawas City - Toys for Tots \$246.34

**A total of \$5,873.13 was raised in the 4th quarter.**

**In 2010 a total of \$17,721.09 was raised and donated back to the communities that we serve!**

**To Help You Recover From Your Holiday Shopping... Take Advantage of our February Loan/VISA Skip-A-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 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.

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**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 payments on \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_

**If you have not already taken advantage of this great offer, you can skip your February payment or if you have only skipped your January payment you can also skip your February payment.**

- February monthly payment (return before your February due date)

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.