

Notes of Interest

June 2007

Everything we do,
we do for you™



JUNE IS YOUTH MONTH AT AAACU!!!

Dollar Dog and all his friends at AAACU are so thankful to have such super young savers that we have designated the whole month of June as "Youth Month". Each time a club member makes a deposit you will be able to pick an awesome item from the treasure box.

Maybe you have not yet opened your first savings account. Now is the time! AAACU will be giving a cool Dollar Dog t-shirt to the first 150 youth accounts opened in June. It is never too early to start saving for your future and AAACU is excited to get you off to a great start!

Make plans to visit one of our credit union branches on Thursday, June 14 from 1:00 pm - 4:00 pm for our Kid's Day celebration. All club members will have a chance to win a new bike, visit with a D.A.R.E officer and other safety officers, enjoy snacks and refreshments and enjoy many other exciting things.

The Alpena office will also be hosting the Michigan Child Identification Program on this day. MICHIP is provided free of charge to the public and is sponsored by the Michigan Masons. Lifeguards from the Plaza Pool will also be at the celebration giving home pool safety demonstrations. Mark your calendars, you will not want to miss this fun filled event!



LIKE TO SPEND A LITTLE EXTRA ON YOUR VACATION?

Take advantage of our gift to you.

Use your AAACU Classic or Platinum VISA card from June 1st - July 15th and receive a special summer rate of

5.99%



* APR

All payments and credits will be applied to lower APR balances before higher APR balances

This special rate excludes cash advances and balance transfers.

*APR = Annual Percentage Rate

WOULD YOU LIKE TO HAVE YOUR ENTIRE MORTGAGE CLOSING COST PAID?



Cherry, blueberry, green apple and more. Pick the right gumball and you could have your entire mortgage closing cost paid in full!

Finance any new mortgage loan with us and you will receive at least \$200.00 off your closing costs.

Our mortgage options are just so bubblelicious, they'll even make the deal more delicious!

Limitations apply

Contact the Mortgage Department for details

YOU MUST MENTION THIS AD TO RECEIVE THIS SPECIAL

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 a.m. - 12:00 p.m. 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. - 12:00 p.m. Saturday



Buy a home in the community you serve.

Would you buy a home in the community where you work if you could afford it?

The answer is

YES!

Service professionals are the backbone of a community.

We salute your dedication to our families. Alpena Regional Medical Center employees, healthcare workers, law enforcement officers, firefighters, teachers and members of the United States Armed Forces deserve the opportunity to live in the neighborhoods where they work and play.

If you serve in one of these professions, you could be in a new home with little or NO money down. Contact one of our Mortgage Specialists at 989-354-1515 to learn more about our homeownership programs. We want to help make your dreams become a reality.

OVERDRAFT PRIVILEGE REMINDER

If you're a member in good standing, AAACU's Overdraft Privilege allows you to overdraw your sharedraft account up to \$500.00. A \$25.00 insufficient funds fee is assessed for each overdrawn item. With Overdraft Privilege, AAACU may elect to pay your overdrawn checks, saving you the embarrassment of having a check returned and the expense of having to pay additional merchant fees. You are then required to deposit an amount to bring your account to a positive balance within 30 days.

Overdraft Privilege is available to all checking account holders with accounts in good standing, as follows:

- ◆ Accounts that have been opened for at least 31 days
- ◆ Members not in default on any loans or other credit union obligation
- ◆ Members not subject to any legal or administrative order or levy



Career Transition Program Loan

AAACU is joining forces with Governor Jennifer Granholm and is able to offer a Career Transition Loan Program (CTP). This will allow credit union members a means to update their skills and education due to unprecedented job losses in the State of Michigan.

With a CTP loan, qualified displaced members from the workforce can return to college and borrow up to a maximum of \$10,000.00. The repayment term of this loan would be ten years with an interest rate of .50% lower than the Federal Unsubsidized Stafford Loan Rate. The great news is that you have 24 months after the first loan disbursement with no loan payments and the finance charge (interest) is forgiven, compliments of AAACU, during this period.

If you have additional questions about a CTP loan or would like to apply, contact the credit union at 989-354-1515 or 1-800-443-3577, option 6. Certain restrictions do apply.



E-statements

Ever lose your statement in a pile of papers? Then sign up now for AAACU E-statements and enjoy the convenience of viewing your statements whenever and wherever you want. Not only will you avoid the clutter of paperwork by signing up for E-statements, you will also be able to:

- ◆ View your archived statements up to twelve (12) months old.
- ◆ Feel confident knowing that your financial information can only be viewed by you because it is password-protected and stored on a secure server.
- ◆ Receive your E-statement sooner than you would receive a paper statement!

Sign Up Today!

Visit our website www.aaacu.com and click online banking.



To observe Independence Day, all Credit Union offices will be Closed Wednesday, July 4th.

Have a Safe Holiday!