

Notes of Interest

June 2008

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!

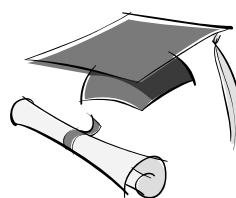
Make plans to visit the Alpena office on Friday, June 13th from 1:00 pm - 4:00 pm for our Kid's Day celebration. All club members will have a chance to win a new bike, make a craft project, enjoy snacks, refreshments and many other exciting things.

SEE US FOR ALL YOUR MORTGAGE NEEDS



- ◆ *Balloon Mortgage*
- ◆ *First Time Buyers*
- ◆ *Home Equity Loan*
- ◆ *Construction Loan*
- ◆ *Vacant Land Loan*
- ◆ *Fixed Rate Mortgage*

Contact Kendra, Holly, Debbie or DeLynn with any mortgage questions you may have at 354-1515.



Congratulations to the "Class of 2008"

As a new high school or college graduate remember your Credit Union is here for you.

AAACU offers a variety of convenient 24 hour services that can go with you whatever direction your life may go.

It's Me 247 Home Banking is FREE to all members and available at your convenience any time, 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.

GET READY FOR THE SUMMER SEASON

Motor Homes * Campers * Travel Trailers * Boats *
Wave Runners * Jet Skies * Tractors

as low as

5.50% APR

Up to 180 months on Recreational Vehicles

No payments for 45 days

Limited Time Offer - Certain Restrictions Apply

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

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

9:00 a.m. - 12:00 p.m. Atlanta only



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.

CREDIT CRUNCH



Financially stressful times, such as the recent real estate market adjustments, have been difficult on many. Most economists are projecting that interest rates will improve over the next year, but borrowers are already feeling the pinch of the real estate industry and stricter credit qualifications for loans.

We recognize that consumers may need to seek assistance with their finances. AAACU is here to help our members through the good times and bad. If you have your mortgage with AAACU and are having difficulties paying your monthly mortgage payment, call a member of our credit counseling team.

If your mortgage is with another lender, and you have a teaser rate loan, an interest only mortgage, an adjustable rate mortgage or another type of home loan and you are thinking of refinancing, contact a member of our mortgage department at 989-354-1515 to find out how we can help.

"APPLY ONLINE" AND RECEIVE



\$25.00

For your convenience AAACU offers loan applications online. You can apply for a loan right from the comfort of your home 24 hours a day. Take advantage of this convenient service and once your loan is approved and closed you will receive \$25.00 compliments of AAACU.

New loan with a minimum balance of \$750.00 required.

Limited time offer.

E-statements



Ever lose your statement in a pile of papers? 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 Friday, July 4th and Saturday, July 5th.

Have a Safe Holiday!