

Notes of Interest

June 2011

Everything we do,
we do for *you*



Congratulations to the "Class of 2011"



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 Internet or Mobile 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**—View your statements, the AAACU newsletter, important account information and more online!
- ◆ **Online Bill Payment** is an easy way to save time and money—no more stamps or envelopes!

For more information, visit our website at www.aaacu.com.

Technology Loan Special

As low as **3.99% APR** for up to **24 months** secured with computer, iPad, tablets, or net books, with maximum loan amount of \$5,000.00. Effective thru 06/30/11



SEE US FOR ALL YOUR MORTGAGE NEEDS

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

AAACU is now offering a 10-year fixed mortgage at a lower rate.



Contact the mortgage department at 989-354-1515 or apply online at www.aaacu.com.



HOME IMPROVEMENT SPECIAL
As low as **5.95% APR** up to 48mths

Effective thru 06/30/11

**90 DAYS
NO PAYMENTS**

When buying a new vehicle, you can take advantage of our low rates and the option to delay your first payment for up to 90 days!*

Get more miles for your money at AAACU! You can apply online at www.aaacu.com, visit any branch office or contact our lending team.

Certain restrictions apply.

*Interest continues to accrue through this period.



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
 8:30 a.m. - 12:00 p.m. Saturday



HEY KIDS, PARENTS, GRANDPARENTS, AUNTS & UNCLES!!!

TURN UP THE VOLUME ON YOUR SAVINGS AT AAACU!

Make plans to visit the credit union during the month of June. AAACU and Dollar Dog 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 minimum \$5.00 deposit they will be able to pick an awesome item from the treasure box and their name will be entered in a drawing for an iPod Nano.

Already a Dollar Dog Club Member or interested in joining the Club? It is never too early to start saving for your future and AAACU is excited to get you off to a great start!

On Friday, June 17th from 1:00 pm - 4:00 pm bring the kids to any of our office locations to celebrate Family Day.

All club members will make a craft project, enjoy snacks and refreshments and enjoy many other exciting things.

Visit our website at www.aaacu.com and click on the Dollar Dog link to find out about all the exciting things the Dollar Dog Kid's Club has to offer.

IT'S A WIN-WIN SITUATION!



What would you do with \$100,000?

Only \$25 minimum to open a 12-month Save to Win Certificate of Deposit!

Contact AAACU for more information on how you could win \$100,000.00.

Summer Skip-A-Payment Relief Option

Would you like to skip your July and/or August loan/VISA payments? 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:

- July monthly payment (return before your July due date)
- August monthly payment (return before your August 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.

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.

You may only take advantage of the summer or winter skip-a-payment option. You will not be allowed to take advantage of both offers.