

Notes of Interest



May 2005

Everything we do,
we do for you™

E-Statements are Here!



Electronic account statements have arrived! Our recent data processing conversion has resulted in another new and improved service to offer our membership. E-statements are a safe and convenient alternative to receiving your monthly account statement and VISA statement through the U.S. mail. Identity thieves have been known to intercept mail from mailboxes in order to steal personal information and utilize it for fraudulent purposes. E-statements will also be available a few days sooner than you would receive your mailed

account statement. If you need a paper copy for your records, a print option is available to generate a copy on your printer.

To sign up:

- 1) Log onto www.aaacu.com
- 2) Click on CU@Home online banking
- 3) Enter your account number and PIN
- 4) Click on "View Your Statements"
- 5) Fill out and accept the e-statement enrollment form

Thereafter, you will receive an e-mail informing you when your statement is available for viewing. Don't forget to check out the member monthly newsletter online to keep up to date on what's happening at AAACU—log onto www.aaacu.com and click on Newsletter.

If you would like to sign up to utilize the CU@Home online services, please contact any Credit Union office. Once signed up, you can transact your financial transactions from your home computer any time day or night; and you'll have the option of signing up to receive electronic statements.

To observe the Memorial Day holiday all offices will be

CLOSED:

Saturday, May 28th

Monday, May 30th

Thank You!

Spring Loan Special

6.00%*_{apr}

Pay higher rate bills, take a vacation...whatever the need, we have a great low rate special! Contact the Loan Department for details at 989-356-3577, or apply online at www.aaacu.com.

Turning Dreams Into a Reality . . .



Mortgage Rates

as low as

5.50%*_{apr}

Please contact the Mortgage Department at 989-356-3577 or 800-443-3577 or log onto www.aaacu.com/mortgage.htm for details on:

- Fixed Rate Mortgages
- Balloon Rate Mortgages
- Construction Loans
- Vacant Land Loans
- Home Equity Loans

First time home buyer program

EDUCATION CORNER

- Q. I have been a member of AAACU for many years. Why do I need to continue to show my identification for transactions?
- A. For security purposes, we do require a picture identification and/or member account card for transactions. This is for your protection. Credit Union membership and staff have continued to grow over the years, therefore, proper identification is necessary. We assure you this is to protect your personal information; it is not intended to be an inconvenience. We appreciate your assistance.

*Rates are subject to change.

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—

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 pm Saturday



AMERICA'S
CREDIT UNIONS™
Where people are worth more than money.™



May is Direct Deposit Month

Direct Deposit is the safe and convenient way to deposit your paycheck! During the month of May, when you sign up for Direct Deposit, your name will be entered in a drawing to receive a \$50 U.S. Savings Bond! So, stop by any Credit Union office and get signed up today!

Notice for Signing up for New Direct Deposits or Automatic Withdrawals

When signing up for an automatic withdrawal or deposit, you must enter your full account number on the form along with the three digit share suffix. For instance, if you wanted to sign up to have a deposit directly into your Regular Share account you would add the three digit suffix of "000" onto the end of your account number when filling out the form. Below you will find some common share account suffixes.

Regular Share	000	Share Draft	040
Preferred Share	020	Christmas Club	050
Money Market	030	Vacation Club	080

For more information, contact Mindi, Karen or Helen at 356-3577 or 800-443-3577 extension 244, 245 or 246.



Credit Union Donates \$2,000 to Northeast Michigan Hospice

Staff members Patty Jaqua and Sharon Kapalla present a \$2,000 check to Sara Moe Winterstein for Hospice. The Credit Union raised funds at all branches during the first quarter of 2005. Thank you once again to the membership for your continued support!

Smart Loan

The most convenient way to get a loan at Alpena Alcona Area Credit Union.

Finally.....A loan that is there for you when YOU need it! The Credit Union is excited about this new way for our members to get a loan—Smart Loan. With a Smart Loan plan, you can do loan advances with the Credit Union in a much more simplified manner. You may be able to complete a loan by fax, internet, or with a simple telephone call once your plan is opened. Upon approval, your loan may be disbursed without additional signatures required. Imagine getting a loan by simply calling the Credit Union! It can happen! Contact the Loan Department at 356-3577 or 800-443-3577 option #1 to find out how you can open your plan before the summer road construction project on Bagley Street begins.

NOTICE: UPCOMING BAGLEY STREET RECONSTRUCTION PROJECT



The City of Alpena will be reconstructing Bagley Street from Third Avenue to M-32 this summer. Construction is scheduled to begin after school lets out for the summer in June and should be completed prior to the start of the school year in late summer. The Credit Union will also be taking steps to upgrade the entranceways, parking lots, drive-up design and traffic movement in and around the Alpena office. We are confident that the inconvenience will lead to a more easily accessible facility in the future.

With this in mind, we are encouraging members to take advantage of some of our convenient products and services during the construction project, such as:

- Direct Deposit of your Paycheck
- ATM/Debit Card
- CU@Home Online Banking
- CU*Talk Telephone Banking
- Smart Loan—Loans by telephone
- Surcharge Free ATM Access at Area Ma-

chines Located at:

- 1381 N Bagley Street
- 7421 US 23 N
- 710 W Miller Street
- 417 W Chisholm Street
- 650 Ripley Blvd
- 1000 M-32 West

If you would like to apply for any one of our services to meet your financial needs during the upcoming construction project, please call 356-3577 for further information.