



# Notes of Interest

March 2011

Everything we do,  
we do for you™

## 2010 SAVE TO WIN GRAND PRIZE WINNER



Grand Prize Winner Charmain Hanners and husband Ron.

AAACU member, Charmain Hanners received exciting news when she visited the Credit Union branch office, in Alpena, on Friday, February 11th. Hanners was revealed as the lucky Grand Prize Winner of \$100,000 in cash for simply saving her money through an innovative, unique program called Save to Win.

The goal of Save to Win is to encourage more people to save money and strengthen their financial futures, by making saving fun. Each \$25 deposit into a Save to Win certificate by a credit union member entitles them to one entry into the annual \$100,000 Grand Prize drawing.

The Save to Win Program also awards smaller monthly cash prizes ranging from \$125 to \$1,000 to winners. In addition, AAACU also awards seven monthly cash prizes ranging from \$25 to \$100. All savings deposits go into a special CD, generating interest and building savings.

To open your 2011 Save to Win CD simply visit an AAACU office or contact any AAACU team member for more information. You could be the next \$100,000 Grand Prize Winner!



### 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

### WHAT IS YOUR RATE?



*Now might be a great time to refinance your current mortgage loan.*

Apply for your mortgage loan online at [www.aaacu.com](http://www.aaacu.com).

Once your loan is approved and closed you will receive \$50.00 for using our online application.

## *Xtend Shared Branching*

Did you know that as a member of AAACU you can access your credit union account at over 185 credit union locations around the country. Just look for the Xtend shared branching logo and you can perform transactions like:



Withdrawals  
Deposits  
Loan Payments  
Transfers  
Balance Inquiry

This also means if you are a member of another credit union that participates in shared branching, you can access that credit union account at any AAACU office location.

The credit union philosophy is "people helping people" which is why you will find the spirit of cooperation among many credit unions all around the country - shared branching is just one great example!

### *Fundraising Update*



AAACU is off to a great start fundraising for 2011. During the first quarter all branches are raising money and/or collecting canned goods for food pantries in the communities we serve.

Our fundraising efforts would not be such a success without the generous support of our members. Thank you for your kindness!

### *Time is Running Out!*



*The deadline for making  
2010 IRA contributions is  
April 15, 2011.*

### Holiday Closings:

Friday, April 22nd - CLOSED

noon - 3:00

Saturday, April 23rd - CLOSED



## *Financial Counseling and Assistance*

Having trouble making your loan/mortgage payments?

If there's been a hardship that has affected your ability to pay, we may be able to help.

- Are you unemployed?
- Have you had a recent reduction in income?
- Is an illness or injury preventing you from making your loan/ mortgage payment?
- Has divorce affected your ability to make your loan/mortgage payment?
- Has any other unexpected life event affected your ability to make your loan/mortgage payment?



We understand that there are circumstances that may cause members to fall behind on their monthly payments. If you have found yourself in this situation, or are concerned that you may be headed in that direction, please contact us. We may be able to offer solutions to help you through a difficult time.

### Alpena Alcona Area Credit Union

Website: [www.aaacu.com](http://www.aaacu.com)

E-mail: [aaacu@aaacu.com](mailto: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

8:30 a.m.—12:00 pm Saturday



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

