

Notes of Interest

November 2006

Everything we do,
we do for you™

As low as
6.99 %

TIRED OF PAYING HIGH CREDIT CARD RATES??

Alpena Alcona Area Credit Union is offering all new and existing VISA Classic and Platinum cardholders a fixed promotional rate as low as **6.99% APR*** for all balance transfers. By consolidating your high interest balances to your Alpena Alcona Area Credit Union VISA credit card, you'll replace all those bills with just one easy payment.

Important Information about Balance Transfers:

*Only members with a credit score of 640 or higher are eligible for 6.99%. Those with a score lower than 640 can receive a balance transfer at their current interest rate of 12.96% for Classic cardholders or 10.96% for Platinum cardholders. Promotional rate is only for non-AAACU loan balances. There is no grace period for balance transfers; interest is charged from date of posting. All payments and credits will be applied to lower APR balances before higher APR balances. NO BALANCE TRANSFER FEE. Subject to approval and credit availability, offer expires January 31, 2007. Certain restrictions apply.

APR = Annual Percentage Rate



DEBT CONSOLIDATION LOAN

Payments as low as

\$101.00

Example:

Amount borrowed \$5,000.00

60 month repayment term

7.75% APR

Offer available to qualified members based on credit history

Certain restrictions apply

Expires 12-31-06

See the Mortgage Department 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 989-354-1515.

Charity Update



For the third quarter of 2006, AAACU focused its fundraising efforts on the Alpena Humane Society, Elk Country Animal Shelter, and the Alcona Humane Society. A grand total of \$2,531.10 was raised for these organizations.

During the next three months all branches will be raising money for families in need in our communities. In previous years we have adopted a family for the holidays, donated hats and mittens, and purchased items to make the holidays a little brighter for children. This year each branch will be assisting organizations in their community.

So far, in 2006 we have been able to donate \$9,525.80 back to our community. We would not be able to help so many wonderful organizations without all the support we receive from our members. Once again, **THANK YOU** for your kindness!

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 pm Saturday



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



Sign up for E-Statements

E-Statements is the fastest, easiest way to receive your monthly/quarterly statements. Every 1st of the month, an email message will be sent notifying you that your statement is available. You can view and/or print each statement, and past statements remain archived, accessible through online banking.

One of the biggest benefits of E-Statements is that you don't have to wait for statements to be mailed before you can reconcile your account. Also, your 1098 and 1099 tax information will be printed on your December year-end statements, so you're able to view and print this information on January 1st.

Signing up for E-Statements is simple: login to online banking, choose "Personal Preferences", then "Sign up for E-Statements".

Important Information

Effective January 1, 2007, the fee for returned non-sufficient funds (NSF) checks will increase to \$25.00 per check. AAACU offers other options to avoid this fee:

- Overdraft transfer automatically transfers available funds from your savings 020 or 000 to cover the amount of money needed to clear incoming drafts. Your account is charged \$5.50 per overdraft transfer.
- An overdraft protection loan is only used when funds are not available to cover an incoming draft. You only accrue interest when a balance is owed on the loan.
- We are excited to announce that coming soon we will be offering Courtesy Pay. For a fee this will allow checks to clear on your account when funds are not available.

Three good rules of thumb to prevent identity theft are:

1. Don't give out personal information over the phone unless you initiated the call. If you didn't, ask for a phone number where you can call them back. Verify that the company is a legitimate organization before you give out any personal information.
2. Don't give out personal information if you don't have to. Don't be afraid to say no or ask why they need your information.
3. Be skeptical of any offers that are "too good to be true".

HAPPY THANKSGIVING

Holiday Closing

Thursday, November 23rd

Have a safe Thanksgiving holiday filled with family and friends!

JUST IN TIME FOR THE HOLIDAYS... VISA AND LOAN SKIP-A-PAYMENT

Because we value you as a VISA cardholder, and to ease the burden of paying for your Christmas expenses, we are offering you a Christmas gift! If you wish, you may skip your December and January VISA payment, and you will not become past due. You can skip your payment by filling out the coupon below and returning it to any Credit Union office by mail or fax at (989)356-6906.

To take advantage of this holiday offer, we are asking for a voluntary \$5.00 donation, which will benefit our charity of choice.

Select one method for payment:

- \$ _____ donation enclosed
- Withdraw \$ _____ donation savings ____ or checking ____

Account # _____

Select one period to skip the VISA payment:

- December monthly payment (return by December 22, 2006)
- January monthly payment (return by January 23, 2007)
- Both December and January payments (please return by December 22, 2006)

Print Name _____ Date: _____

Signature _____ Date: _____

*Note: Normal finance charges do apply. You are not eligible for the skip-a-payment program if you are over your limit or past due. Alpena Alcona Area Credit Union reserves the right to refuse any skip-a-payment request.

Would you like to enjoy the holiday season without the worry of meeting your loan payments? Your Credit Union can help by allowing you to skip your December and January loan 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 by mail or fax at (989)356-6906.

To take advantage of this offer, we are asking for a voluntary \$10.00 donation per loan, which will benefit our charity of choice.

Select one method for payment:

- \$ _____ donation enclosed **per loan**
- Withdraw \$ _____ donation **per loan** savings ____ or checking ____

Account # _____

Loan # (s) to skip a payment on _____

Select one period to skip the loan payment:

- December monthly payment (return by December 22, 2006)
- January monthly payment (return by January 23, 2007)
- Both December and January payments (please return by December 22, 2006)

Print Name _____ 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 VISA credit cards, 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.