

# Notes of Interest

February 2012

Everything we do,  
we do for you™

## Member Appreciation Days!

We are celebrating Member Appreciation Days at AAACU! We want to save YOU money on your loan payments! Check out these special rates:



### New Auto Rates—As Low As

2.49% APR up to 78 months

### Used Auto Rates—As Low As

2.89% APR for 66 months for '12-'10 vehicles

2.89% APR for 54 months for '09-'07 vehicles

*Loans also available for older models!*



Certain restrictions apply. Offer only applies to new loans. Current AAACU loans are not eligible. Offer expires 02-29-12.

## Member Appreciation Days:

- **2.99% APR\* Introductory Rate on New VISA Cards!**
  - Choose 2.99% APR\* for 6 Months -OR-
  - 3.99% APR\* for LIFE on Balance Transfers!
  - 3.99% APR on Cash Advances!

- No balance transfer fees or annual fees.
- Speak directly to an AAACU employee about your account.
- Non-variable rates at 10.96% APR or 12.96% APR.

**Low Introductory Rate of 2.99% APR\*** on new purchases for the first six months from the date of opening will revert to our existing interest rate after the initial six months from when the card was opened.

**2.99% APR\*** on balance transfers for six months to your new or existing AAACU VISA will revert to our existing interest rate after the initial six months from when the transfer occurred. Higher interest rate balances will be paid first. Promotional rate is only for non-AAACU loan balances.

**3.99% APR\*** on balance transfers for the life of the balance and on cash advances Higher interest rate balances will be paid first. Promotional rate is only for non-AAACU loan balances. Interest begins accruing on the date of the cash advance.

**Call, stop by or visit us at [www.aaacu.com](http://www.aaacu.com).**

\*Certain restrictions apply. You must have a credit score of 640 or higher to receive the special 2.99% or 3.99% APR balance transfer and introductory rates on new cards and for limit increases on existing cards. Offer expires 4-15-12.

## Any Season is Great for Home Buying: WITH RATES AT ALL-TIME LOWS— NOW IS THE PERFECT SEASON!



Now is a great time to let AAACU assist you with buying a new home or refinancing your current mortgage. We offer a variety of mortgage options to meet your needs:

- ◆ Fixed Rate Mortgages up to 30 Years
- ◆ Vacant Land Loans
- ◆ Construction Loans
- ◆ Home Equity Loans
- ◆ Balloon Mortgages
- ◆ First Time Home Buyers
- ◆ Rural Development Loans

Apply online at [www.aaacu.com](http://www.aaacu.com) and receive \$50 when your mortgage closes!

For more information, contact a Mortgage Specialist at 989-354-1515.

**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



**HEADING SOUTH FOR THE WINTER?**

AAACU values the privacy and safekeeping of our members' financial matters. We want to assure you that your personal information is handled in a confidential way.

To be assured that information mailed from the credit union is going to the correct address, **we do not allow statements to be forwarded to a different address.** We charge a **\$5.00 return mail fee** if your mail is returned to us due to incorrect address information. This fee also applies to IRAs and Health Savings accounts. Be sure you notify the Credit Union if your address changes.

**Mark your calendars for the upcoming Annual Meeting**

**Date:** Saturday, March 3, 2012

**Time:** Cocktails 5:30 p.m. ~ Dinner 6:30 p.m.

**Place:** Knights of Columbus Hall - Alpena

**Price:** \$12.50 per person

**CASH BAR**



If you have any questions please contact LeAnn at 354-1614.



**IMPORTANT DATE**

Please note that all AAACU offices will be closed on Monday, February 20th so that our staff can attend an all day training session.

**CREDIT UNION GIVES TO THE COMMUNITY DURING THE 4TH QUARTER OF 2011**

- Main Office - Toys for Kids \$1,609.99
- North Office - Keeping Kids Warm \$496.85
- Atlanta - The Caring Place \$448.11
- Lincoln - Needy Families \$1,536.34
- Oscoda - Toys for Tots \$1,689.00
- Ossineke - Collecting Items for Troops Overseas \$387.18
- Tawas City - Coats for Kids \$182.41 and Toys for Tots \$176.00

**A total of \$6,525.88 was raised in the 4th quarter.**

**In 2011 a total of \$1,9769.12 was raised and donated back to the communities that we serve!**

**To Help You Recover From Your Holiday Shopping... Take Advantage of our February Loan/VISA Skip-A-Payment**

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.

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**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 payments on \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_

**If you have not already taken advantage of this great offer, you can skip your February payment or if you have only skipped your January payment you can also skip your February payment.**

- February monthly payment (return before your February 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. You may only take advantage of the summer or winter skip-a-pay options, not both. 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. Minimum loan balance and minimum payment requirements. A loan newer than six months old does not qualify.

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.