

Notes of Interest

November 2007

Everything we do,
we do for you™



LET US COVER YOUR HOME EQUITY CLOSING COST

Need some extra money for home improvement expenses? Do you have your current home equity loan at another financial institution? Now is the time to let AAACU help put the equity in your home to work for you. For a limited time we will pay your closing cost, up to \$500.00 on a new AAACU Home Equity loan. No upfront money out of your budget. Simply apply for a home equity loan and let the Credit Union cover your closing cost expense. Contact a member of our mortgage department for all the details at 354-1515. Hurry, this great offer expires November 19, 2007. Certain restrictions do apply.

Holiday Shopping Loan



The Holiday Season will soon be with us and AAACU wants to help you get an early start on your shopping. AAACU is offering a Holiday Shopping Loan to approved members.

as low as
5.99%
APR

Once approved, the money can be spent for any reason. You can use it to pamper yourself or take advantage of the early holiday bargains.

This is a limited time offer and is only valid until January 31, 2008. Stop by any of our convenient locations or apply online at www.aaacu.com.

12 month repayment term



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. If you are moving to a new home, heading to warmer weather for the winter, or returning home after a long trip please be sure to notify your Credit Union of your address change.

HAPPY THANKSGIVING
Holiday Closing
Thursday, November 22nd
Have a safe Thanksgiving holiday filled with family and friends!

FUNDRAISING UPDATE



(l to r) ARMC Development Manager Ann Diamond, ARMC Cancer Center Administrator Chuck Sherwin, AAACU Membership Services Officer/Fundraising Chairperson Marie Williams, AAACU Marketing Specialist LeAnn Schultz, AAACU President/CEO Donald Mills, AAACU Board Chairperson Dave McNeil.

For the third quarter of 2007, AAACU focused its fundraising efforts on The Alpena Cancer Center. Throughout the quarter staff at all branch locations held various events to raise money. AAACU staff and board chairman were pleased to present a check for \$2,501.23 to Chuck Sherwin, ARMC Cancer Center Administrator.

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 2007 we have been able to donate **\$7,257.73** 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

9:00 a.m. - noon Sat. (Atlanta only)

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. - noon Sat.



**NEW RECREATIONAL
VEHICLE LOAN SPECIAL**

Snowmobiles * ATV's * Tractors * Motor Homes * Campers *

Travel Trailers * Boat-Motor-Trailer Packages

As Low As

6.00% APR

60 month repayment term * No payment for 45 days

Contact the loan department at

989-354-1510

IMPORTANT NOTICE

We will no longer send an Overdraft Loan Transfer notice. This was sent when funds are transferred from your overdraft loan to allow items to clear your account.

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 the Credit Union at PO Box 515 Alpena MI 49707 or fax at (989)356-6906.

There is a \$15.00 service fee to take advantage of this holiday offer, \$5.00 of which will benefit our charity of choice.

Select one method for payment:

\$ _____ service fee enclosed

Withdraw \$ _____ service fee
savings _____ or checking _____

Account # _____

Select one period to skip the VISA payment:

December monthly payment (return by December 21, 2007)

January monthly payment (return by January 23, 2008)

Both December and January payments

(please return by December 22, 2007)

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 if you have been past due during the last six months. Alpena Alcona Area Credit Union reserves the right to refuse any skip-a-payment request. Certain additional restrictions apply.

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 November and December 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 at PO Box 515 Alpena MI 49707 or fax at (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:

\$ _____ service fee **per loan** enclosed

Withdraw \$ _____ service fee **per loan**
savings _____ or checking _____

Account # _____

Loan # (s) to skip a payment on _____

Select one period to skip the loan payment:

November monthly payment (return by November 28, 2007)

December monthly payment (return by December 21, 2007)

Both November and December payments

(please return by November 28, 2007)

Print Name _____

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. Skip-a-payments will also change the amount of eligible benefits in the case of a GAP claim.