

Notes of Interest

November 2009

Everything we do,
we do for you™



GO GREEN! - Enroll for E-statements

Did you know you can view your credit union statements online 24 hours a day seven days a week from the comforts of your home?

AAACU offers a free and convenient option of E-statements.

You'll Love E-statements - An e-mail message lets you know your statement is available much sooner than a mailed copy.

It's Safe and Convenient - With your confidential password you can access your statements anywhere you have Internet access.

It's Easy - Simply logon to It's Me 247 online banking and select "Preferences".

It's Environment Friendly - Save trees with electronic statements. Print only if needed.

Enrollment is fast and easy:

- Go to www.aaacu.com
- Log on to "It's Me 247"
- From the top menu bar choose "Preferences"
- Click on E-statement options
- Select receive statements electronically

Any Season is Great for Home Buying

You live in your home four seasons of the year, so it stands to reason that you could be looking to buy a new home all year round too. Don't let the upcoming cooler weather hold you back. 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 Amortization
- Vacant Land Loans
- Construction Loans
- Balloon Mortgages
- First Time Home Buyers
- Home Equity Loans



You can apply online at www.aaacu.com, visit an office near you or contact a Mortgage Specialist at 989-354-1515.

Holiday Shopping Loan

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



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. For more information contact the Credit Union.

This is a limited time offer and is only valid until January 31, 2010. Stop by any of our convenient locations or apply online at www.aaacu.com.

12 month repayment term



Website: www.aaacu.com
 E-mail: aaacu@aaacu.com
 Toll Free: 800-443-3577

With Seven Locations to Serve You:

Alpena - Main	356-3577	Oscoda	739-9103
Alpena - Branch	356-3577	Ossineke	471-2332
Atlanta	785-3800	Tawas City	362-7980
Lincoln	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 p.m. Saturday



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CREDIT UNIONS™
Where people are worth more than money.™



Third Quarter Fundraising Results

For the third quarter of 2009 AAACU focused its fundraising efforts on Make-A-Wish Foundation of Michigan.



This organization grants the wishes of children with life-threatening medical conditions. Since its inception in 1984, the Make-A-Wish Foundation of Michigan has granted more than 5,600 wishes to Michigan children.

AAACU employees were pleased to present a check for \$3,606.46 to Make-A-Wish Foundation of Michigan.

All AAACU offices will be closed on Thursday, November 26, 2009.

Happy Thanksgiving to You and Your Family!

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

Would you like to enjoy the holiday season without the worry of meeting your loan/VISA payments? Your Credit Union can help by allowing you to skip up to two consecutive loan payments during the months of November - February.

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 \$20.00 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:

- \$20.00 service fee per loan enclosed
- Withdraw \$20.00 service fee per loan savings _____ or checking _____

Account # _____

Please indicate loan # (s)/VISA to skip payment(s) on _____

Select the months you would like to skip the loan/VISA payment:

(You can choose to skip two consecutive months)

- November monthly payment (return by November 1, 2009)
- December monthly payment (return by December 1, 2009)
- January monthly payment (return by January 1, 2010)
- February monthly payment (return by February 1, 2010)

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. 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.

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.