

FOR IMMEDIATE RELEASE

## **Alpena Alcona Area Credit Union Hosting Free Money Smart Workshops**

**Alpena, Michigan, November 30<sup>th</sup>, 2011**—Alpena Alcona Area Credit Union along with MSU Extension and Michigan Works hosted their second free Money Smart Workshop on Tuesday, November 29<sup>th</sup> at the Alpena County George N. Fletcher Public Library.

The workshop “Targeting Money Issues” for adults included information on how to manage risk with insurance, deal with fraud and identity theft.

The first Money Smart workshop was held on November 1<sup>st</sup> and discussed the importance of managing credit.

Four more workshops are scheduled at the library for the spring of 2012:

- Tuesday March 13<sup>th</sup>, 6:00-8:00 p.m.—“Building Money Management Skills”—Topics will include making decisions about money, setting goals, creating and managing a spending plan and saving.
- Tuesday March 27<sup>th</sup>, 6:00-8:00 p.m.—“Home Ownership 101”—This session will share insights about purchase readiness, home pre-purchase education and keeping your home.
- Tuesday April 10<sup>th</sup>, 6:00-8:00 p.m.—“Borrowing Basics”—Topics will include loans and credit—how to choose them, when to use them, lending laws, and predatory lending.
- Tuesday April 24<sup>th</sup>, 6:00-8:00 p.m.—“Your Money in the Balance: How to Invest while Managing Debt”—This session will help attendees come up with strategies on how to increase assets and reduce liabilities.

To register for any of the free workshops, call the Library at (989) 356-6188.

*Alpena Alcona Area Credit Union serves members primarily in Alpena, Alcona, Montmorency, and Iosco counties with 8 locations—a main office located in Alpena, with branch offices in Ossineke, Lincoln, Atlanta, a Tiger Branch in Alcona Community Schools, Oscoda and Tawas offices, and an additional branch in Alpena. As of October 31<sup>st</sup>, 2011, Alpena Alcona Area Credit Union provides service to 26,648 members and has total assets equal to \$250,688,061.*

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