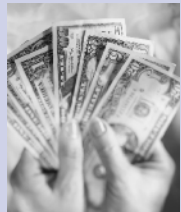


# Notes of Interest

September 2006

Everything we do,  
we do for you™



## Starting October 2006

### Higher Minimum Payments On Credit Cards

Most credit card companies currently require customers to pay an average of just 2 percent of their total credit card balances each month. A new banking guideline went into effect in 2005 that required credit card companies to boost minimum payments so debts would be paid off in a reasonable time. Beginning next month some cardholders could see their minimum payment double, from 2% of the balance to 4% of the credit card balance. The payment could jump from \$200.00 to \$400.00 per month. In the long run, the change is healthy for consumers: It means they pay off their credit cards more quickly. But the higher monthly payment could create a financial hardship.

We want to assist our members and help them in any way we can. Our credit card program will not change in any way. Your minimum payment will continue to be calculated at 4 percent of your total new balance, or \$15.00 whichever is greater.

To help in lowering your monthly payments we are currently offering a Debt Consolidation Loan Special. This loan can be used to combine credit card debts from other institutions and lower your monthly payments. Contact a member of our lending team at 989-354-1510, to find out how you can consolidate your debts.



## DEBT CONSOLIDATION LOAN

Payments as low as

# \$101.00

Example:

Amount borrowed \$5,000.00

60 month repayment term

Offer available to qualified members based on credit history.

Certain restrictions apply.

Expires 9-30-06



## CU\*EasyPay! Is Getting a Face Lift!

On September 29, 2006, the CU\*EasyPay! online bill payment application is being upgraded. A new centralized "Payment Center" lets you see all of your pending bills and recent payment history in one place. New features such as same and next day payment options, setting up a biller with just a phone number, and e-mail reminders of bills coming due will make it easier and faster than ever before to pay your bills online. You can still track payment history, sign up to receive e-bills, and pay anyone you want, any time you want, with the click of a mouse!

If you haven't enrolled yet, now is the perfect time to check it out! You can enroll by clicking the "Pay Bills" button in CU\*@HOME. For members that already use CU\*EasyPay!, we hope you enjoy the new look and great new features!

## 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 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

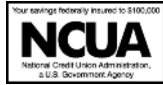
Lobby Hours: 9:00 a.m.—5:00 p.m. Mon-Thurs.

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



## Just a Friendly Reminder!

Mortgage holders of Alpena Alcona Area Credit Union are required to provide a copy of their paid property tax receipts yearly.

The 2005 receipts have to be received by September 29, 2006, or a fee of **\$10.00** will be charged to your mortgage balance.

If you have any questions, or would like to verify if we've received your paid receipt, please contact the Mortgage Department at 989-354-1515.

### FORWARDING MAIL INFORMATION



Please remember that your monthly statement from the Credit Union cannot be forwarded. So if you are changing your home address for a short time please be sure to do a change of address at the Credit Union. If your address is not changed the post office will return your statement to the Credit Union.

### IMPORTANT INFORMATION



The Credit Union does charge a \$5.00 return mail fee on all items returned back to the Credit Union for an insufficient address. To avoid any fees charged to your account please change your address with us **BEFORE** you move.



## Why Waste Time Waiting in Line?

When the work is done, you still have plenty to do. On payday, there's not always time to get to the credit union to deposit or cash your paycheck. That's why you should be using Direct Deposit, the safer, faster, smarter way to get paid! You'll have instant access to your money - no more waiting and worrying when your paycheck is coming so you can pay your bills.

Since 1974 millions of people have used Direct Deposit. Currently, sixty-one percent of consumers enjoy the safety, convenience and reliability of Direct Deposit. Signing up for Direct Deposit is simple. Contact the Credit Union, at 989-356-3577 for more information.

## Credit Union Donates to the Salvation Army Back to School Pack Campaign



Marie Williams presents back to school supplies to Heidi Zinke, Salvation Army case worker.

Staff at AAACU joined forces to help collect items for the Salvation Army Back to School Backpack fundraising campaign. In exchange for dressing casually on Fridays, staff members purchased back to school items. We were

able to donate many items including pens, pencils, folders, notepads, erasers, glue, scissors, backpacks and more for area students.



**THINKING OF BUYING  
VACANT LAND?  
WE ARE HERE TO HELP  
YOU WITH YOUR  
FINANCING**

*Looking to buy hunting property, lake property, or maybe some additional property? AAACU is pleased to be able to offer financing for the purchase of vacant land.*

*We are excited to announce that interest rates have been lowered on vacant land loans! Contact a member of the mortgage department for more details at 989-354-1515.*