

Notes of Interest

September 2009

Everything we do,
we do for you™

WANTED!

WE'RE ROUNDING UP AUTO LOANS AND SAVING YOU MONEY

If you're looking for a lower car payment or a lower rate - we're looking for you! AAACU has terrific low rates on auto loans right now, and we're ready to help you refinance your existing vehicle loan from another lender and save you money.

At AAACU we strive to offer you only the best products. We offer New and Used Auto loans, whatever fits your financial needs. We can finance up to 100% of the Retail NADA Blue Book on approved credit. A variety of terms are available depending on the year of the auto.

Come see us for:

- Up to 100% financing on approved credit
- Quick and easy refinancing for loans from other lenders
- Rates as low as 4.50% APR
- Terms up to 84 months

REWARD! You'll also get \$50.00* just for bringing your auto loan to AAACU .

Apply online at www.aacuu.com, visit or call an AAACU office near you.

*Offer is limited to vehicle loans refinanced from another institution. Offer excludes any vehicle currently financed at AAACU. Rates are based on credit rating and are subject to change. \$50.00 will be distributed for loans over \$10,000.00 at loan closing. Rates, terms and conditions subject to change. Offer expires September 30, 2009.

Join Us as We Celebrate the 1st Anniversary of Our 1013 US 23 North Branch Office



Thursday, September 10, 2009

11:00 a.m. - 4:00 p.m.

A representative from AAA Michigan will be on hand to provide free quotes. Stop by the branch office for hotdogs, punch, door prizes and give-aways.



Website: www.aaacu.com

E-mail: aaacu@aaacu.com

Toll Free: 800-443-3577

With Seven Locations to Serve You:

| | | | |
|------------------------|----------|-------------------|----------|
| Alpena | 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

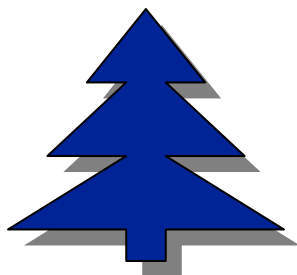
MasterCard: 800-754-4128

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



GO GREEN!



Enroll for
E-Statements
and you could
Win A Wii

You'll Love E-Statements - An email 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.

Important Notice to Our Members

If you are a VISA cardholder or have an open-end lending relationship you should be aware of a change that has been made to your account.

Due to new Federal Regulations and the Credit Card Accountability Responsibility and Disclosure Act of 2009 signed by President Obama on May 22, 2009, the actual due date of your loan has been updated. The loan disclosure you signed when you first obtained your loan will suffice as authority to change your due date. You do not need to sign any additional forms or contact the Credit Union for this change.

For the Credit Union to remain in compliance with the new regulations, the actual due date(s) has been changed to the 28th of each month. A reminder of your payment due date will be included on your monthly statement.

For you, there will be no change in how your payments are made or applied. If your loan(s) are on payroll deduction (weekly, bi-weekly, semi-monthly or monthly), your payments will continue to be applied as always. If you make your loan payment on a specific date of the month, you may continue to do so.

Making the change in this manner will:

- ◆ Cause the least amount of disruption to you, our member.
- ◆ Will help the Credit Union control expenses associated with changes caused by the regulations, so that we may continue to offer competitive loans and savings rates.

If you have questions about this upcoming change feel free to contact a member of our lending team or stop by an office near you.

Enroll today for E-Statements and your chance to win a Nintendo Wii Game Console

One (1) Prize Winner will be selected on or about October 5, 2009 by a random drawing from all qualified entries received by a participating credit union between August and September 30, 2009. See AAACU for complete contest rules.

HOME EQUITY LOAN SPECIAL

Put the equity in your home to work for you.

as low as

5.75% APR



- ◆ **Home Improvements**
- ◆ **Pay for vacation, educational, and/or medical expenses**
- ◆ **Consolidate higher-interest debts into one low monthly payment**

Offer valid on new and existing Home Equity Loans at AAACU. Certain restrictions apply. Offer expires 9-30-09.