

Notes of Interest

September 2010

Everything we do,
we do for you™

Take Advantage of the Great LOW Mortgage Rates

Did you know that current mortgage rates are at an all time low? Why not take advantage of these great rates and refinance your current home loan or purchase the home you have been dreaming about. AAACU is pleased to offer you the following:

- ◆ Your mortgage dollars stay in our local communities
- ◆ No application fee
- ◆ Easy application process
- ◆ Weekly, bi-weekly, or monthly payments
- ◆ You work directly with an AAACU Mortgage Specialist
- ◆ Apply online 24/7



Contact a Mortgage Specialist at 989-354-1515 or apply online at www.aaacu.com.

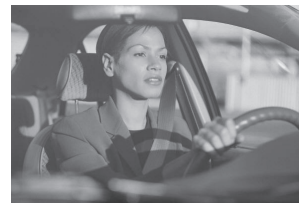
Select "Credit" when Using Your Debit Card



To help protect your account from fraud AAACU recommends that you choose the "Credit" payment option that requires

your signature whenever possible. That's because if your card number is stolen, online or off, you'll have complete liability protection when you process your transaction as "Credit".

So remember, when making purchases with your Debit Card, **select "Credit" instead of "Debit"** to help protect your account from fraud.



Refinancing Your Auto Loan May Just Save You Some Money

Many AAACU members have taken advantage of the finance incentives offered by financing their new vehicle at the dealership.

With the great low rates currently offered on auto loans now is a great time to consider refinancing those loans.

You can keep your incentive money and we'll refinance your loan with a lower credit union rate.

Refinancing is quick, easy and fee-free. You've got nothing to lose - except those high vehicle payments. Contact a credit union office near you or apply online at www.aaacu.com.



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



Credit Union Accounts Now Permanently Insured to \$250,000

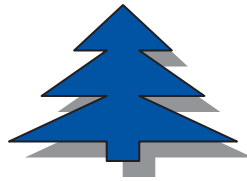
President Barack Obama signed into law the Dodd-Frank Wall Street Reform and Consumer Protection Act July 21st, the largest reform of the financial industry since the 1930's. This sweeping legislation will restructure the regulation of large financial institutions and provide new consumer protections, including provisions making permanent the current \$250,000 maximum federal deposit insurance level, which had been temporary until December 31, 2013.

"We want to assure our membership that Alpena Alcona Area Credit Union is well capitalized and financially strong. We are extremely pleased with Congress' decision to pass legislation making the \$250,000.00 federal deposit insurance coverage permanent," said Donald J. Mills, President and CEO of AAACU.

A press release was issued from the National Credit Union Administration, informing credit unions of this permanent change—that federally insured credit union member accounts are insured to at least \$250,000 by the National Credit Union Share Insurance Fund, a federal insurance fund backed by the full faith and credit of the U.S. Government.

The NCUA insurance, which is similar to the FDIC insurance which insures bank consumers, protects credit union members' money if the institutions were to fail.

GO GREEN!



Enroll for
E-Statements
and you could
Win A iPad.

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

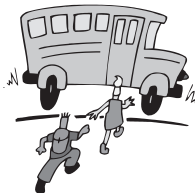
It's Safe and Convenient - With your confidential password you can access your statements anywhere you have Internet access.

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.

One (1) AAACU Prize Winner will be selected on or about November 1, 2010.

Enroll today for E-Statements and your chance to win an iPad



4.90% APR

Introductory Rate on New VISA Cards!

It's Back-to-School shopping time again!

Hurry, take advantage of our great low Introductory Rate of **4.90% APR** on all new purchases for the **first six months, from the date of opening.**

If you qualify for 4.90% upon expiration of offer, rate to be 12.96% for Classic cardholders and 10.96% for Platinum cardholders.

Offer expires 9-30-10 ~ Certain restrictions apply

Congratulations to our Newest E-Statement Winner!



LeAnn Schultz, AAACU Director of Marketing presenting Richard Zadorski his new gas grill.

Richard Zadorski of Atlanta was one of over 300 AAACU members who signed up to receive their monthly statements electronically. During the months of April, May and June AAACU members were encouraged to sign up for this safe, convenient and environmentally friendly service. By signing up for E-Statements members were automatically entered in a drawing for a gas grill.

Congratulations Richard!