



Alpena
Alcona
Area
Credit Union's

Member Memo

June 2014



Banking on the go...
Safe and convenient
mobile banking!



CONSOLIDATE YOUR CREDIT CARD DEBT With a Great Rate at AAACU



**2.99% APR* Introductory
Rate on New VISA Cards**
**5.99% APR* on Balance
Transfers to New or Existing
AAACU VISA Cards**

- No balance transfer fees or annual fees, and speak directly to an AAACU employee about your account.
- Non-variable rates at 10.96% APR* or 12.96% APR*.

Low Introductory Rate of 2.99% APR* on new purchases for the first six months from the date of opening. The introductory rate will revert back to our existing interest rate after the initial six months from when the card was opened.

Balance Transfer Promotional Rate for New & Existing VISA Cardholders of 5.99% APR* for the life of the balance transfer.
Promotional rate is only for non-AAACU loan balances.

*Annual Percentage Rate. Certain restrictions apply. Offer expires 6-30-14. A 1.00% foreign transaction fee will apply on all foreign transactions. Qualifications based on an assessment of individual creditworthiness and our underwriting standards.

Bring Your Loan to the Credit Union You Own

Have an auto loan financed elsewhere?

**Move it to AAACU and
we will beat your rate
by at least 1.00% APR*.**



As low as 2.45% APR*
Up to 72 months

*APR = Annual Percentage Rate. Offer is not valid for auto loans currently financed at AAACU. The APR on this specific offer has a floor rate of 2.45%. Rates range from 2.45% to 14.00% APR and are based on an assessment of individual creditworthiness and our underwriting standards. We will finance up to 105% of suggested retail value. Total amount financed must be at least \$5,000.00. Certain restrictions do apply; offer expires 12-31-14.

Don't Skip Summer Fun... SKIP-A-PAY INSTEAD!

Select 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 prior to your loan due date.

The credit union does not charge a fee for this service, but if you so choose, you may indicate an amount you would like us to donate to the charity of our choice on your behalf. Simply indicate the account for which you would like us to withdraw your donation.

You may select at your option one of the following payment options:

- My \$_____ donation to charity is enclosed.
- Withdraw my _____ donation from savings _____ or checking _____

Account # _____ Please indicate loan #(s)/visa to skip payment(s) on _____, _____, _____

Select the month(s) you would like to skip your loan/visa payment(s):

- I would like to skip my July loan payment(s). (Payment(s) would resume in August)
- I would like to skip my August loan payment(s). (Payment(s) would resume in September)
- I would like to skip my July and August loan payment(s). (Payment(s) would resume in September)

Borrower's Signature _____ Date: _____ Co-Borrower's Signature _____ Date: _____

Certain restrictions apply, call the credit union loan department for further details. Alpena Alcona Area Credit Union reserves the right to refuse a skip-a-payment request. Not eligible if past due within the past six months. Loans not eligible include mortgage loans and home equity loans. Skipping a loan payment(s) extends the maturity date of your loan. Interest will continue to accrue on the unpaid balance during the month(s) you skip your payment(s) and when payment(s) resume, interest will be collected first. 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. You may only take advantage of the summer or the winter skip-a-payment options, not both.

Save, Play & Win with SaveUp!

Alpena Alcona Area Credit Union is committed to helping you succeed financially. That's why we've partnered with SaveUp, a free financial rewards program that rewards members for saving money and paying down their debts. Earn chances to win great prizes like cars, vacations, and cash up to \$ 2 million when you deposit money in your savings account, make payments to your loans or learn about good financial habits. **Go to www.saveup.com/aaacu to start earning rewards!**



It just takes three easy steps:

- ◆ **Register** your accounts on SaveUp's secure website
- ◆ **Earn** credits to play when you save money or reduce your debt
- ◆ **Win** rewards by playing games online

*No purchase necessary; purchase will not increase your chances of winning. Internet access and a valid email account are required to participate in this promotion. You must be 18 years of age or older, a legal resident that is physically located in one of the fifty United States or District of Columbia and a member of SaveUp.com to participate in the SaveUp promotion. See www.saveup.com for the official rules, terms of service and privacy statements.

Discounted Amusement Park Tickets Available



Stop in a branch for details.



Important Information About Keeping Your Personal Information Secure

Here at your credit union, keeping your money and personal information secure is top-of-mind, all the time. There are many measures you can take to make sure that your account is secure. On top of making sure your online banking password and security questions are up-to-date and creating a code word for your account, always make sure that the computer you are using is safe and sound. Remember always to keep your antivirus software updated and be wary of web sites that seem out of the ordinary. Finally, your credit union will never ask for your account number or any personal information by email. If you receive any email asking for your personal financial or identification information, please notify us immediately. Your credit union is always looking out for you, our member! If you have any questions please give us a call.

Congratulations to the "Class of 2014"

As a new high school or college graduate remember your credit union is here for you. AAACU offers a variety of convenient 24-hour services that can go with you whatever direction your life may go.

- ◆ **It's Me 247 Internet or Mobile Banking** is FREE to all members and available at your convenience anytime, anywhere. You can monitor your account balances and do transactions, PLUS update account information.
- ◆ **Text Banking** - Receive banking information in a convenient way by texting your credit union at IM247 (46247)!
- ◆ **E-statements** - View your statements, the AAACU newsletter, important account information and more online!
- ◆ **Online Bill Payment** is an easy way to save time and money—no more stamps or envelopes!

For more information, visit our website at www.aaacu.com.

Alpena Alcona Area Credit Union

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 North	356-3577	Ossineke	471-2332
Atlanta	785-3800	Tawas City	362-7980
Lincoln	736-8912		

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

After Hours Phone Numbers to Report a Lost/Stolen—Card

VISA: 800-991-4965

MasterCard: 800-754-4128

