



Alpena
Alcona
Area
Credit Union's

Member Memo

May 2014



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



Bring Your Loan to the Credit Union You Own

Have an auto loan financed elsewhere?

Move it to AAACU and we will beat your
bank 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.

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.

Spring Cleaning Your Debt

It's finally spring! Now is the time to take a look at your surroundings and de-clutter your home of unnecessary items you've accumulated in the past year. While spring cleaning your home, you may want to do the same for your personal finances. Just after tax season is the perfect time to tidy up your budget, bank accounts, debts and investments.

When it comes to cleaning up your debt and getting your assets in order, it's important to determine your plan of attack. The aid of an experienced financial professional can be an invaluable resource. Please visit your credit union branch today so that we may assist you in getting your financial house in order.

Start planning for tomorrow by calling today. **To schedule your complimentary consultation, call Kevin at 989-354-1625.**



Kevin L. Friddle
Financial Advisor
CUSO Financial Services, L.P.
Investments offered through CUSO
Financial Services, L.P. ("CFS")

Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through CFS: are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal. Investment Representatives are registered through CFS. Alpena Alcona Area Credit Union has contracted with CFS to make non-deposit investment products and services available to credit union members.

We've Got You Covered



MY \$ LOAN

A Loan For Any Purpose

As low as **5.95% APR***

Up to 48 months

As low as **7.95% APR***

Up to 60 months

*Annual Percentage Rate. Certain restrictions apply. Offer expires 12-31-14. Qualifications based on an assessment of individual credit worthiness and our underwriting standards.

Alpena Alpena Area Credit Union

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 pm Saturday



Your Personal Internet Branch

What is a PIB?

PIB stands for Personal Internet Branch. Personal. Unique to you. Special. Like no one else.

What is a PIB Profile?

A set of security controls that define exactly how **It's Me 247** will behave for you. To put it another way, it is your way of telling **It's Me 247**: "This is who I am and how I like to do things. If someone tries to access my accounts and they behave outside of those rules, it should raise a red flag to **It's Me 247**: it's probably not me!"

What kind of security controls can I choose?

Things such as:

- What days of the week and times of the day do you want your branch to be open for business?
- Which PCs should be able to access your online branch?
- What types of transactions can be performed?
- Are there certain types of transactions that should ask for a second, confirmation code?
- Should transfers of other transactions be limited to certain maximum dollar amounts?

It's your life. . .your choice. . .your branch! Log in now to change your controls.



Refinance Your Current Mortgage Loan

Take advantage of our great low home loan rates and low closing costs!

We make getting a home simple. Whether you are interested in refinancing to save money or purchasing a new home, our mortgages are tailored to fit your needs.

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