



Notes of Interest

September 2005

Everything we do,
we do for you™



WE HAVE THE KEY TO THE HOME OF YOUR DREAMS

Here at Alpena Alcona Area Credit Union, we are in the business of making dreams come true. Our Mortgage Department can help you buy that dream home, or we can set up a Home Equity Line of Credit to help you pay for college tuition, your dream vacation or any other expenses.

We can make it happen!

With Rates as low as

5.50% APR*

Need 100 % Financing?
Ready to Start Building Equity?
Tired of Paying Rent?



Mortgages

Alpena Alcona Area Credit Union offers competitive interest rates and a variety of terms. Your mortgage payment can be automatically deducted from your account for convenience and peace of mind. Start "building" your future today!

A home equity line is a form of revolving credit in which your home serves as collateral. These credit lines offer low rates, possible tax deductions (consult your tax adviser) and generous credit limits.

Home Equity Lines-of-Credit



If you have any questions, or you'd like to apply for a home loan, call Debbie or Kendra at 356-3577, extension 261 or 243 and make your dreams come true.

*APR = Annual Percentage Rate, Offer is available to qualified borrowers, rates subject to change.

Alpena Alcona Area Credit Union

Website: www.aaacu.com

E-mail: 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 –

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



If you've been searching for a VISA without all the gimmicks and hassle, look no further than Alpena Alcona Area Credit Union...



Our credit card program is a straight up program without hidden gimmicks or fees. We offer Classic and Platinum Visa's with the following benefits:

Fixed Rate

No Annual Fee

Advanced Fraud Protection

Travel Accident Insurance Policy

Auto Rental Collision Damage Waiver

Personal Service—forget calling those 800 numbers to talk to out-of-town customer service representatives. When you call to inquire about your Credit Union VISA, your questions will be answered by the same staff you've come to know and trust.

For more information, contact the Credit Union or log on to www.aaacu.com.

E-Statement Contest!

Enroll for E-statements using CU*@Home and you will automatically be entered in a contest to win a \$500.00 Visa Gift Card.

Winner will be selected by a random drawing from all participating Credit Union members qualified during the contest period:

August 1, 2005 ~ September 30, 2005

FBI FRAUD ALERT

IF YOU CAN ANSWER "YES" TO ANY OF THE FOLLOWING QUESTIONS, YOU COULD BE INVOLVED IN A FRAUD OR ABOUT TO BE SCAMMED!

- ◆ Is the CHECK from an item you sold on the Internet, such as a car, boat, jewelry, etc?
- ◆ Is the amount of the CHECK more than the item's selling price?
- ◆ Did you receive the CHECK via an overnight delivery service?
- ◆ Is the CHECK connected to communicating with someone by email?
- ◆ Is the CHECK drawn on a business or individual account that is different from the person buying your item or product?
- ◆ Have you been informed that you were the winner of a LOTTERY, such as Canadian, Australian, El Gordo, or El Mundo, that you did not enter?
- ◆ Have you been instructed to either "WIRE", "SEND" or "SHIP" MONEY, as soon as possible, to a large U.S. city or to another country, such as Canada, England, or Nigeria?
- ◆ Have you been asked to PAY money to receive a deposit from another country such as Canada, England, or Nigeria?
- ◆ Are you receiving PAY or a COMMISSION for facilitating money transfers through your account?
- ◆ Did you respond to an email requesting you to CONFIRM, UPDATE, or PROVIDE your account information?

Be Sure To Mark Your Calendar!!

We hope you'll join us for an interesting and informative member education seminar on the topic of Long Term Care Insurance.

Two dates to choose from:

Tuesday, September 20th

Thursday, September 22nd

Sessions will be held at 8:00 am, 1:30 pm, and 6:00 pm both days.

To register contact Vicki King at 356-3577 or

1-800-443-3577, ext. 241 to reserve your seat.



Are you Moving?

Don't forget to change your address with the Credit Union to avoid a \$1.00 returned statement fee. We do our best to keep our records up-to-date, and we appreciate your help.