

# Notes of Interest

August 2010

Everything we do,  
we do for you™

## 4.90% APR\* Introductory Rate on New VISA Cards!



It's Back-to-School time again. Whether you have a child in grade school, a college student or are just interested in cashing in on great deals, an AAACU VISA card makes the perfect Back-to-School companion. Take advantage of our 4.90% APR Introductory Rate on new VISA cards, with this low rate you can't afford not to get an AAACU VISA card.

You will get a low Introductory Rate of 4.90% APR\* good 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.

To get your card in time for Back-to-School shopping, call, stop by or visit us online at [www.aaacu.com](http://www.aaacu.com).

Offer expires 8-31-10

## WHAT IS YOUR RATE?

Current mortgage rates are at their lowest level in 50 years.

Did you know that at AAACU:

- ◆ Mortgage dollars stay local
- ◆ No application fee
- ◆ Easy application process
- ◆ Affordable rates and terms
- ◆ Weekly, bi-weekly, or monthly payments
- ◆ You work directly with an AAACU Mortgage Specialist

Don't miss this great opportunity to refinance your current mortgage or purchase the home you have been dreaming about.



To observe Labor Day, all Credit Union offices will be closed on Saturday, September 4th, and Monday, September 6th.

Have a Safe Holiday!



## Simplify

Get a single payment, a lower interest rate and tax benefits.\*

"Under One Roof"...YOURS!

Real Simple...

No fine print \* No last minute rate increases  
\* No tricky terms \* No pressure

Home Equity loans provide an easy source of cash for most any reason. Ask about our great low rates and flexible terms!

\* Consult your tax advisor about your situation.



Website: [www.aaacu.com](http://www.aaacu.com)

E-mail: [aaacu@aaacu.com](mailto:aaacu@aaacu.com)

Credit Union

Toll Free: 800-443-3577

*With Seven Locations to Serve You:*

<b>Alpena</b> 356-3577	<b>Oscoda</b> 739-9103
<b>Atlanta</b> 785-3800	<b>Ossineke</b> 471-2332
<b>Lincoln</b> 736-8912	<b>Tawas City</b> 362-7980

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



## Take Your Credit Union With You To College



So your high school graduation has come and gone. Now you're planning to leave the area, go away to college, or just pursue a new avenue in life. We have many 24-hour convenient services that allow you access to your account from any touch-tone phone or home computer. We also have 117 Service Centers in Michigan and 4,082 located in The United States to serve your financial needs. If you're going away, the following is a list of important products you will need to take with you:

- ATM or Debit Card
- It's Me 247 Mobile Banking
- It's Me 247 Online Home Banking
- CU\*TALK Telephone Banking
- No fees charged at AAACU owned machines and at CO-OP machines

Contact the Credit Union at 989-356-3577 for details or visit our website at [www.aaacu.com](http://www.aaacu.com).

## SECOND QUARTER FUNDRAISER UPDATE

For the second quarter of 2010, each AAACU office focused its fundraising efforts on an organization in their community. Throughout the quarter, staff at all branch locations held various events to raise money. A combined total of \$4,289.39 was raised during the second quarter.



Staff from AAACU's Oscoda Branch and their bake sale goodies. Left to right: Jessica Ott, Debbie Dault, Amanda Beck, and Cheryl Kelly.



Jenni Ballor from AAACU's Alpena Branch Office presents supplies to Natalie Francis at the Huron Humane Society.



Randy MacAulay from St. Bernard's Friendship room and AAACU employees Colleen Miller, Erin June, Angie King, Justin Southard, Jamie Quick, Denise Chapman, and Cheryl Christensen. AAACU's Main Office and Ossineke office raised a total \$909.78 for St. Bernard's Friendship Room.

Alpena Main Office \$600.63 - St Bernard's Friendship Room

Alpena Branch Office \$ 445.74 - Huron Humane Society

Atlanta Branch Office \$335.69 - Elk Country Animal Shelter

Lincoln Branch Office \$576.00 - Alcona Baby Pantry

Oscoda Branch Office \$1,671.17 - Iosco Relay for Life

Ossineke Branch Office \$309.15 - St Bernard's Friendship Room

Tawas City Branch Office \$351.01 - Iosco County Animal Shelter

During the third quarter all branches will be raising money for Shelter Inc.

This private non-profit agency provides a safer shelter and supportive services to victims of domestic violence and sexual assault. Their primary service area encompasses the northeast Michigan counties of Alcona, Alpena, Iosco, Montmorency and Presque Isle.

So far in 2010 we have been able to donate \$8,587.44 to our community. We would not be able to help so many wonderful organizations without all the support we receive from our members. Once again, **THANK YOU** for your kindness!



Brenda Bouchard (on right) from AAACU's Lincoln branch hands a check for \$576.00 to Brenda Forsythe (on left), President of the Alcona Baby Pantry.



Meagan Beckley from the Tawas Branch presents Denise Smith from the Iosco Animal Shelter with a check for \$351.01.



Debbie Gawel-Braun from the Atlanta office presents a check to Mary Hubbard-Brown representing the Elk Country Animal Shelter. Also pictured from the Atlanta office is Jess Radziejewski and Sally Weigandt.