

Notes of Interest

December 2008

Everything we do,
we do for you™

JUST IN TIME FOR THE HOLIDAYS - AAACU VISA GIFT CARDS



Looking for the perfect gift this holiday season? Why not give an AAACU VISA gift card? Giving a gift card is a safe and convenient gift that allows a world of shopping possibilities. VISA gift cards can be purchased at any of our seven branch locations and make wonderful gifts for any occasion. The great news is these cards can be purchased for the low price of \$2.95. Let your Credit Union help you with your shopping this holiday season.

HOLIDAY SHOPPING LOAN

as low as

5.49% APR

12 month repayment term ~ Offer expires 1-31-09

Homes For Sale by Credit Union with Immediate Occupancy Available



10379 Ossineke Road

Vinyl sided ranch located in Sanborn Township with attached 2 car garage and storage barn. The home features 3 bedrooms, 2 baths, laundry room, fenced in yard and fireplace in living room. Credit Union financing available to qualified members for \$99,900.00 or best offer.



2448 Diamond Drive

Brick single family home with detached two car garage, storage barn and a little playhouse or work shed located in the township of Alpena. The home features 2 bedrooms with a possible 3rd, 1 1/2 baths, eat in kitchen and dining room, living room with fireplace, family room and large fenced yard. Credit Union financing available to qualified members for \$129,900.00 or best offer.

For more information, please call 989-354-1536 or 1-800-443-3577 extension 1536 or log onto www.aaacu.com.



Turning Dreams Into Reality

Whether you're a first time home buyer, or just refinancing, talk to us! Because we're not for profit, you might get a better rate on your mortgage. And that's a difference you can live with! Start today by contacting a Mortgage Specialist at 989-354-1515 or 1-800-443-3577 to make your dream of homeownership come true.

2009 CALENDARS



The 2009 calendars have arrived and are available at all branch offices. Be sure to stop by and pick up your calendar.



Holiday Hours

Wednesday, December 24th ~ Closing at 1:00
Thursday, December 25th ~ Closed
Wednesday, December 31st ~ Closing at 1:00
Thursday, January 1st ~ Closed

During this Holiday Season more than ever our thoughts turn to those who have made our success possible. So we say simply, but sincerely, THANK YOU - we wish you and your family all the best for the Holiday Season and the New Year.

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 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



HEADING SOUTH FOR THE WINTER?

AAACU values the privacy and safekeeping of our members' financial matters. We want to assure you that your personal information is handled in a confidential way.

To be assured that information mailed from the credit union is going to the correct address, we do not allow statements to be forwarded to a different address. If you are moving to a new home, heading to warmer weather for the winter, or returning home after a long trip please be sure to notify your Credit Union of your address change.

Mark your calendars for the upcoming Annual Meeting

Date: Saturday, March 7, 2009

Time: Cocktails 5:30 p.m. ~ Dinner 6:30 p.m.

Place: Knights of Columbus Hall - Alpena

Price: \$12.50 per person

CASH BAR



If you have any questions please contact LeAnn at 354-1614.

JUST IN TIME FOR THE HOLIDAYS... VISA AND LOAN SKIP-A-PAYMENT

Would you like to enjoy the holiday season without the worry of meeting your loan/VISA payments? Your Credit Union can help by allowing you to skip up to two consecutive loan payments during the months of December - February.

It is as easy as selecting 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.

There is a \$25.00 service fee per loan to take advantage of this offer, \$5.00 of which will benefit our charity of choice.

Select one method for payment:

- \$25.00 service fee per loan enclosed
- Withdraw \$25.00 service fee per loan savings _____ or checking _____

Account # _____

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

Select the months you would like to skip the loan/VISA payment:

(You can choose to skip two consecutive months)

- December monthly payment (return by December 1, 2008)
- January monthly payment (return by January 1, 2009)
- February monthly payment (return by February 1, 2009)

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

Certain restrictions apply, call the Credit Union Loan Department for further details. Loans not eligible include mortgage loans and home equity loans. Skipping these payments extends the maturity date of your loan. Interest continues to accrue on the unpaid balance during the month you skip your payment and when payments resume, the unpaid interest will be collected first. Alpena Alcona Area Credit Union reserves the right to refuse any skip-a-payment request. Not eligible if past due within the past six months. Skip-a-payments will also change the amount of eligible benefits in the case of a GAP claim. Minimum loan balance and minimum payment requirements. A loan newer than six months old does not qualify.

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.