

# Notes of Interest

February 2009

Everything we do,  
we do for you™



## Rates Have Dropped!

*Lower Your Monthly Payment  
Refinance Your Mortgage Today*

**Apply for your mortgage loan online at [www.aaacu.com](http://www.aaacu.com).**  
Once your loan is approved and closed you will receive \$50.00 for using our online application.

### ALPENA ALCONA AREA CREDIT UNION SELLS WINNING GRAND RAFFLE TICKET



Connie Tacia, a member of Alpena Alcona Area Credit Union was the winner of the 2008 MCULLAF Grand Raffle. Tacia purchased her winning ticket at the Lincoln Branch office. As the grand prize winner, Tacia chose the cash prize of \$20,000.00 over the 2008 Chevy Malibu.

From Left: Branch Manager Lorna Dellar, Grand Raffle Winner Connie Tacia, President & CEO Donald Mills, and Teller Brenda Bouchard

Congratulations Connie!

### "PEOPLE HELPING PEOPLE"

#### ALPENA ALCONA AREA CREDIT UNION ANNUAL MEETING AND DINNER DANCE



Ticket price includes dinner and music provided by "Night Wing". Tickets are available at any of our branch offices. The final deadline for purchasing tickets is February 27th.

- PLACE:** Knights of Columbus Hall ~ Alpena
- DATE:** March 7, 2009
- TIME:** 5:30 p.m. Cocktails 6:30 p.m. Dinner
- PRICE:** \$12.50 per person

### PAY OFF THOSE CREDIT CARD DEBTS WITH A RATE OF



# 7.89%

APR

AAACU is offering all new and existing VISA Classic and Platinum cardholders a fixed promotional rate of 7.89% APR\* on balance

transfers. By consolidating your high interest balances to your Credit Union VISA credit card, you'll replace all those bills with just one easy payment.

#### Important Information about Balance Transfers:

Promotional rate is only for non-AAACU loan balances. There is no grace period for balance transfers; interest is charged from the date of posting. All payments and credits will be applied to lower APR balances before higher APR balances. NO BALANCE TRANSFER FEE. Subject to approval and credit availability. Offer expires 3-31-09. Certain restrictions apply.

\*APR = Annual Percentage Rate



Have you heard about the Invest In America Program?



Invest in America is a partnership with GM and Chrysler that offers credit union members a significant savings on the purchase of a new vehicle. This special offer is for a limited time. For more information go to [www.lovemycreditunion.org](http://www.lovemycreditunion.org).

### Important Date

Please note that all AAACU offices will be closed on Monday, February 16th so that our staff can attend an all day training session.

**Alpena Alcona Area Credit Union**

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

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

Toll Free: 800-443-3577

*With Seven Locations to Serve You:*

**Alpena Main** 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



**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](http://www.aaacu.com).



l to r Lynn Kolosa, Business Relations Chair; Ann Diamond, Development Director; Hal Neiman, Development Council Chair; Dave McNeil, AAACU Board Chair; Donald Mills, AAACU President & CEO; LeAnn Schultz, AAACU Director Of Marketing; and Mary Gliniecki, AAACU Director of Operations.

**AAACU Donates to Alpena Regional Medical Center**

AAACU is proud to be an avid supporter of Alpena Regional Medical Center. The Credit Union recently presented the Development Council with a \$3,000.00 Gold Level Business Honor Roll Sponsorship. The Credit Union is pleased to have been a member of the Business Honor Roll since 1996. This donation will be used by the Development Council for the "Enhancing the Patient Experience" project. Donald Mills, President and CEO of AAACU said, "We are proud to support ARMC, who provide quality healthcare for our community, our employees and families."



Alpena staff members l to r Sherri Miltz, Janell Smith, Karen Misiak, Angie King, Crissy Lipski, and Marie Williams present gifts purchased for Shelter families to Sandy Johnson (2nd from right).

**CREDIT UNION GIVES TO THE COMMUNITY DURING THE FOURTH QUARTER OF 2008!**



Atlanta staff members l to r Debbie Gawel-Braun, Sandy Haslam, Jess Radziejewski, Jenni DeRoche, and Scott Ellis present a check to John Williams (3rd from left) - Chairman of The Caring Place.



On behalf of the Oscoda and Tawas City offices Jodi Johnroe presents a check to Jim Smith for the St. Vincent DePaul Food Pantry of Oscoda and Tawas City.



Lincoln staff members Justin Blohm, DJ Faber, Lorna Dellar, Nancy Somers, Missy Stoner and Vicky Hansen with gifts purchased for families in Alcona County.

Marie Williams presents a check to Jean Hayka Treasurer for St. Vincent DePaul of Alpena. Also pictured Alpena staff members l to r Angie Williams, Angie King, Mary Gliniecki, Sherri Miltz, Janell Smith and St. Vincent DePaul Store Manager (3rd from left) Sheri Allen.

