

Notes of Interest



June 2005

Everything we do,
we do for you™



UPCOMING BAGLEY STREET RECONSTRUCTION PROJECT

The City of Alpena will be reconstructing Bagley Street from Third Avenue to M-32 this summer. Construction is scheduled to begin after school lets out for the summer in June and should be completed prior to the start of the school year in late summer. The Credit Union will also be taking steps to upgrade the entranceways, parking lots, drive-up design and traffic movement in and around the Alpena office. We are confident that the inconvenience will lead to a more easily accessible facility in the future.

With this in mind, we are encouraging members to take advantage of some of our convenient

products and services during the construction project, such as:

- Xtend Shared Branching Service
- Direct Deposit of your Paycheck or Pension
- ATM/Debit Card
- CU@Home Online Banking
- CU*Talk Telephone Banking
- \$mart Loan—Loans by Telephone
- Surcharge Free ATM Access

If you would like to apply for any one of our services to meet your financial needs during the upcoming construction project, please call 356-3577 for further information.

To observe
Independence Day,
all Credit Union
offices will be
Closed
Monday, July 4th
Have a
Safe Holiday!

Coming in June . . . Shared Branching!

More Locations To Serve You!

Because we value your membership, we continue to look for ways in which we can serve you better. It is with this in mind that we are pleased to announce our participation in the Xtend Shared Branching Service. By teaming with Xtend, we are able to offer you convenient service at more locations. What does this mean to you? Shared Branching allows you to access your Alpena Alcona Area Credit Union account; make deposits, withdrawals, loan payments, transfers and get account balances at any one of the Xtend Shared Branching sites. This will be especially useful during our upcoming construction project over the summer



months. Just take your account number and picture identification to any one of the following locations and they will be happy to process your transactions.

- **Alpena County Medical Credit Union:**
710 W Miller, Alpena, 356-4561
- **Besser Credit Union:**
1381 N Bagley, Alpena, 356-1880
Long Lake Office:
741 US 23 North, Alpena, 595-6590
- **Thunder Bay Area Credit Union:**
417 W. Chisholm St. Alpena, 354-2850



CONSTRUCTION ZONE LOAN "HAVE WE GOT A SPECIAL FOR YOU"

By now you probably heard that Bagley Street will be under construction during June, July and August 2005. During this time Alpena Alcona Area Credit Union will be open to accommodate your borrowing needs. Borrow to purchase a new or used automobile or a recreational vehicle and mention this special to receive a rebate* of your first months interest {Calculated on a 30 day time period}. Already purchased and financed an automobile or recreational vehicle with another institution? No problem! Bring your loan back to Alpena Alcona Area Credit Union and also receive the rebate*. Not to mention — there is a possibility of a lower interest rate and monthly payment.

*Limited Time/Certain restrictions apply

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



AMERICA'S
CREDIT UNIONS™

Where people are worth more than money.™



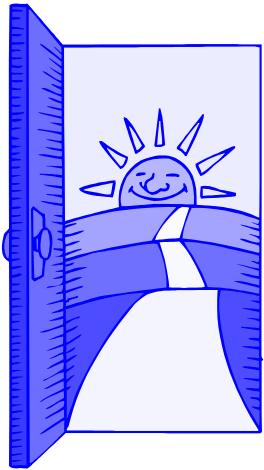
Paper?

or

Plastic?



Why not have both! With a Free Checking Account from Alpena Alcona Area Credit Union we offer three FREE boxes of checks per year, plus a MasterMoney Debit card that can be used to make purchases anywhere MasterCard is accepted without the hassle of writing a check! Contact Karen or Mindi for more information at 356-3577 or 800-443-3577, extension 245 or 244.



OPEN THE DOOR TO YOUR HOME'S EQUITY

Step In To See What A Home Equity Loan Can Do For You!

The Credit Union offers Fixed Rate Home Equity Loans, as well as, Variable Rate Home Equity Lines of Credit. Both offer competitive rates, low closing costs, no application fees, and a speedy response time — all from professional and knowledgeable staff. Contact Debbie or Kendra for more information at 989-356-3577, extension 261 or 243.

INSURANCE TRACKING & MEMBER NOTICES

As your lender, Alpena Alcona Area Credit Union works hard to provide you with products and services needed to help you become financially strong. One of the ways in which we do this is to offer competitive rates on loans.

As a member of Alpena Alcona Area Credit Union, upholding the terms of your loan agreement helps maintain those competitive rates. For example, as part of your loan agreement, the collateral on your loan must be properly insured against physical damage. Should you ever experience a lapse in your coverage due to a simple oversight or financial hardship, AAACU is at risk for sustaining a loss on that collateral should it become damaged.

Therefore, we are partnering with CUNA Mutual Group to perform an insurance tracking service. Should a lapse occur, you will receive a letter reminding you to reinstate the proper level of insurance on your loan. In the event you fail to provide insurance coverage, the Credit Union will purchase insurance coverage at your expense, which could result in a monthly payment adjustment.

If you have any questions or concerns regarding this information, please contact the Loan Department at (989) 356-3577 or 800-443-3577.