

Notes of Interest

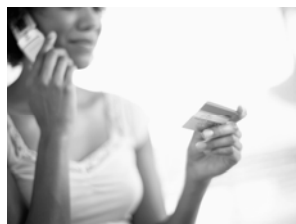
June 2009



JUNE IS YOUTH MONTH AT AAACU!!!

Dollar Dog and all his friends at AAACU are so thankful to have such super young savers that we have designated the whole month of June as "Youth Month". Each time a club member makes a deposit you will be able to pick an awesome item from the treasure box.

Maybe you have not yet opened your first savings account. Now is the time! AAACU will be giving a cool Dollar Dog t-shirt to all youth accounts opened in June. It is never too early to start saving for your future and AAACU is excited to get you off to a great start!



VISA Balance Transfer

8.99% APR

AAACU is offering all new and existing VISA Classic and Platinum cardholders a fixed promotional rate as low as 8.99% 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 7-31-09. Certain restrictions apply.



Congratulations to the "Class of 2009"

As a new high school or college graduate remember your Credit Union is here for you.

AAACU offers a variety of convenient 24 hour services that can go with you whatever direction your life may go.

VISA Cards are safe and convenient to use. If you are heading off to college you are eligible for our student VISA card.

It's Me 247 Home Banking is FREE to all members and available at your convenience any time, anywhere. You can monitor your account balances and do transactions, PLUS update account information.

E-statements allow you to view your statements, the AAACU newsletter, important account information and more online!

Online Bill Payment makes paying your bills so easy. Bill pay saves you time and money; no more stamps or envelopes. For more information, visit our website at www.aaacu.com.



To observe Independence Day, all Credit Union offices will be Closed Saturday, July 4th.

Have a Safe Holiday!

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 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 p.m. Saturday



*We Can
SIMPLIFY
Your Life*

*Apply for an AAACU VISA
Card From a Source
You Can Trust*

Tired of opening your monthly credit card bill only to find that your interest rate has been increased? With an AAACU VISA card you can be assured that you are safe from any unexpected surprises. Your "fixed rate" will remain just that, a fixed rate.



Tired of trying to contact someone with questions about your credit card account? With an AAACU VISA you will receive the same friendly service that you expect to receive when you visit or call your credit union.

Apply for an AAACU VISA card today and let us help you . . .

Simplify Your Life!

Benefits for you:

- ◆ Rate will not increase.
- ◆ VISA questions answered by friendly credit union employees.
- ◆ VISA statements arrive monthly with your credit union statement or you can receive your statement electronically each month with safe and convenient e-Statements.

Now is a Great Time to
Purchase Your First
Home or Refinance Your
Current Mortgage.



Apply online at
www.aaacu.com or
contact a Mortgage
Specialist at 354-1515.

**APPLY
ONLINE**

"From the
comforts of
home"

AND RECEIVE

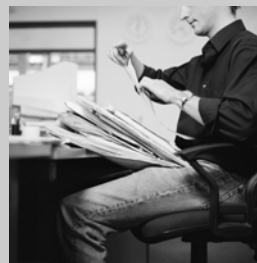
\$25.00

For your convenience AAACU offers loan applications online. You can apply for a loan right from the comfort of your home 24 hours a day. Take advantage of this convenient service and once your loan is approved and closed you will receive \$25.00 compliments of AAACU.

New loan with a minimum balance of \$750.00 required.

Limited time offer.

E-statements



Ever lose your statement in a pile of papers?
Sign up now for AAACU E-statements and enjoy the convenience of viewing your statements whenever and wherever you want. Not only will you avoid the clutter of paperwork by signing up for E-statements, you will also be able to :

- ◆ *View your archived statements up to twelve (12) months.*
- ◆ *Feel confident knowing that your financial information can only be viewed by you because it is password-protected and stored on a secure server.*
- ◆ *Receive your E-statement sooner than you would receive a paper statement!*

Sign Up Today!

Visit our website www.aaacu.com and click online banking.