

# Notes of Interest

March 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.

### AAACU Presents Check to Junior Achievement



l to r: JA Consultants Angie King, Angie Williams, Mark Pankner - President of JA of Alpena, Lauren Clarke, Donald Mills - President & CEO AAACU, LeAnn Schultz, Karen Misiak. Missing from photo is JA Consultant Charlene Oliver.

AAACU recently presented a \$1,000.00 check to Mark Pankner, President of Junior Achievement (JA) of Alpena. The mission of JA is to educate students about workforce readiness, entrepreneurship, and financial literacy, which coincides with the credit union's objective to be helpful and informative.

The credit union is proud to have six staff members serve as JA consultants. These volunteers teach business and economics to students at Wilson Elementary and the 7th and 8th graders at Thunder Bay Junior High. A variety of programs are presented to students, with themes such as "Our Community", "Our Nation", "Our City", and "Ourselves". JA, the world's largest organization dedicated to educating students about business and economics, offers these programs at no cost to schools and relies on volunteers and donations.



**Holiday Closings:**  
Friday, April 10th noon - 3:00  
Saturday, April 11th

**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

## Alpena Alpena 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 p.m. Saturday



## Homes For Sale by Credit Union with Immediate Occupancy Available



2567 Hobbs Drive

Brick single family ranch home 3 bedroom, 1 bath with one car attached garage. Located on .47 acre in the Township of Alpena. This property also includes a large detached carport and a storage shed, city water, city sewer and natural gas. Credit Union financing available to qualified members for \$69,900.00 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).

## Time is Running Out!



*The deadline for making  
2008 IRA contributions is  
April 15, 2009.*

## Fundraising Update

AAACU is off to a great start fundraising for 2009. During the first quarter all of our branch offices are raising money for organizations in their community.

The Alpena offices are raising money for Friends Together - Cancer Support Group. The Atlanta office is raising money for the Elk Restoration Project of Atlanta. In Lincoln, staff members are raising money for the Alpena Humane Society. The Oscoda office is raising funds for FISH Incorporated of Oscoda, (assisting low income families with food and supplies). In Ossineke, employees are raising money for the Sunrise Mission. The Tawas City office is raising money for FISH Incorporated of Tawas.

Our fundraising efforts would not be the success that they are without the tremendous support we receive from our members.

*Thank you for your kindness!*

## NEW RECREATIONAL VEHICLE LOAN SPECIAL

Snowmobiles \* ATVs \* Tractors \* Motor Homes \* Campers \*  
Travel Trailers \* Boat-Motor-Trailer Packages

as low as

**5.50%** APR

Up to 84 months repayment term \* No payment for 45 days

Rate subject to change



Contact the loan department at 989-354-1510 or apply online at [www.aaacu.com](http://www.aaacu.com).

## HAVE YOU VISITED OUR NEWEST BRANCH OFFICE?

**1013 US 23 North**

**(Corner of Princeton and US 23)**



- ◆ Safe Deposit Boxes\*
- ◆ Full Service Drive-Up ATM
- ◆ Confidential Document Destruction
- ◆ Self Serve Coin Counter
- ◆ Full Service Mortgage Center
- ◆ And Much More!

During the month of March, visit the lobby at our new location, and each time you do a transaction, you will receive an entry slip to *win a \$100.00 AAACU VISA Gift Card*. Drawing will be held on Tuesday, March 31, 2009.

Offer available to AAACU members only.

\*NCUA does not insure safe deposit contents.