

Notes of Interest

May 2009



Invest in America



Ninety million credit union members nationwide are saving money by using credit unions for all their financial needs. Credit union members know their deposits are insured and secured.

There's never been a better time for Alpena Alcona Area Credit Union members to Invest in America!

AAACU as well as other credit unions have teamed up with U.S. automakers to offer members great discounts on new American-made vehicles with the Invest in America Program.

This program allows members the unique opportunity to get substantial discounts on select new vehicles from either GM or Chrysler. While the discounts vary depending on which vehicle model you choose, everyone will drive away with a great deal.

Finance your vehicle with AAACU and the deal gets even better. Because of our low interest rates, your opportunity for saving will really add up.

For complete details and information, please visit www.aaacu.com and click on the "Invest In America" web graphic or see your local GM or Chrysler dealer. You'll be one step closer to driving your new set of wheels!


Holiday Closings:

 Saturday, May 23rd
 Monday, May 25th
 Saturday, July 4th

Forwarding Mail Information

Please remember that your monthly AAACU statement **will not** be forwarded. So if your home address is changing you will need to inform the Credit Union of the change. If your address is not changed with us, the post office will return your statement to the Credit Union and you will be charged a \$5.00 return mail fee.

Postage Rates are Rising!



With postage rates continuing to rise year after year, now is a great time to sign up to pay your bills online. Let April be the last month you ever had to buy stamps to pay your bills! Visit our online banking site at www.aaacu.com, click on It's Me 247, enter your account number and password. Once you have logged into our online banking site you simply need to click "Pay Bills" to sign up for this convenient and money saving service.

We Have the Right Mortgage for Your Family

Why not invest in your future and purchase that home you've been dreaming about?



Apply for your mortgage online at www.aaacu.com.

Once your loan is approved and closed you will receive \$50.00 for using our online application.

Whether you are purchasing your first home or refinancing your existing mortgage, we are sure to have the mortgage loan for your family.

Your Credit Union offers a wide variety of mortgage programs that are sure to fit your family's specific needs.

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



Direct Deposit

Don't let your check rule your schedule.

Sign up today!

It is the safest, easiest way for you to get your check.

- **It's safer.** Direct deposit eliminates the risk of stolen checks and forged signatures and help to protect you from identity theft.
- **It's easier.** Payments go straight into your account so you don't have to leave your house to cash or deposit your check.
- **It gives people more control.** Direct deposit is completely predictable - payments arrive at the same time each month and you can access your money from anywhere - so you have it when you need it most.

For the first quarter of 2009 AAACU was able to donate to the following organizations:



Friends Together Cancer Support Group

Tawas Fish Organization

Oscoda Fish Organization

Sunrise Side Mission

Alcona Humane Society

Atlanta Elk Display Restoration

For a grand total of **\$ 4,608.63!!!**

A BIG Thank You to all of our members who are so generous in supporting all of our fundraising efforts!



HEY KIDS, MOMS, DADS, GRANDPARENTS, AUNTS & UNCLES!!!

Make plans to visit the credit union during the month of June. AAACU and Dollar Dog 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 they 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 new 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!

GET READY FOR THE SUMMER SEASON

Motor Homes * Campers * Travel Trailers * Boats *

Wave Runners * Jet Skis * Tractors

as low as

5.50% APR

Up to 84 Months on New Recreational Vehicles

No payment for 45 days

If you are in the market for some summer fun, call a member of our loan department today at (989) 354-1510.

Limited time offer.

Certain restrictions apply.