



# Notes of Interest

August 2005

Everything we do,  
we do for you™

## Upcoming Construction at the Alpena Office

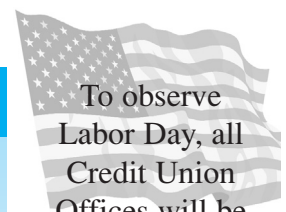
The Credit Union will be taking steps to upgrade the entranceways, parking lots, drive-up design and traffic movement in and around the Alpena office. We are confident that the inconvenience will lead to a more easily accessible facility in the future.

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 989-356-3577 for further information.



To observe Labor Day, all Credit Union Offices will be Closed on Saturday, September 3rd and Monday, September 5th

**Have a Safe Holiday!**

## Attention All Freddie Mac Mortgage Loan Holders!!!

Great News!! Alpena Alcona Area Credit Union will be assuming the servicing of your mortgage from CMS Mortgage Group, the company who currently handles the processing of your loan payments and escrow. What this means to you is that all the future payments will be processed directly through Alpena Alcona Area Credit Union.

If you would like the Credit Union to take your payments automatically from your Credit Union account on a monthly basis, please contact any one of our offices. If your account is currently set up for automatic payment, we have already made the necessary changes to your account.

This change in servicing will allow our experienced mortgage staff to assist you with all aspects of your mortgage account. Anytime you need assistance with your mortgage; whether it is a loan balance, mortgage interest paid or an escrow balance, we can assist you. This is just one of the many ways the Credit Union is improving our service to you.

The terms and conditions of your mortgage will not change. We value you as a member and feel this change in servicing will provide more convenient and personal service. Should you have any questions concerning your account please contact Debbie or Kendra at (989) 356-3577, extension 261 and 243.

### Tired of Paying Rent?

### Ready to Start Building Equity?

### Need 100 % Financing?

## CALL US FIRST!!

The Credit Union now offers Rural Development Mortgage Loans, a program for first time home buyers with little or no money down.

Rural Development is committed to helping improve the economy and quality of life in rural America; and achieves its mission by helping individuals obtain financial assistance.

Call Debbie or Kendra at 989-356-3577, extension 261 or 243 today for further details.

### Make home ownership a reality with the help of Alpena Alcona Area Credit Union!!

## 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 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™**  
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National Credit Union Administration,  
A.U.S. Government Agency



## You could WIN a trip to a 2005 World Series Game, compliments of MasterCard!

Use your Credit Union Debit Card between August 1, 2005 and September 15, 2005 and be automatically entered for a chance to WIN!\* The more you use your card the more times you'll be entered in the drawing.

What is a Debit Card? A Debit Card is used to access your sharedraft account electronically, and you can use it anywhere MasterCard is accepted. It can save you time and money. Plus, if you choose the CREDIT button during the purchase, the Credit Union will earn interchange income on every purchase you make! These earnings can be returned back to you in the form of higher savings rates and lower loan rates. The Debit Card can also be used just like an ATM card world-wide.

You don't have a card? Stop by any of our four offices for an application or log onto [www.aaacu.com](http://www.aaacu.com) and apply today.

\*No purchase necessary. Void where prohibited. PIN based and international transactions not eligible. All eligible transactions must be signature based which can be accomplished by selecting the credit button during your purchase.



**MORTGAGES!**

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It's not too late to get a great rate on a mortgage loan! Come see the folks you trust at your Credit Union! Our in-house mortgage program is second to none! We offer low rates, affordable closing costs and convenient payment options. We also offer flexible products such as a 5-year balloon and up to a 30-year fixed rate loan.

For more information contact Debbie or Kendra at 989-356-3577, ext. 261 or 243.

## E-Statement Contest!

Enroll for E-Statements using CU\*Home and you will automatically be entered in a contest to win a \$500.00 Visa Gift Card.

Winner will be selected by a random drawing from all participating Credit Union members qualified during the contest period:

**August 1, 2005 - September 30, 2005**

See enclosed brochure for more details.



## CU@ Home Upgrade

On August 22, 2005, the Credit Union will be implementing an enhancement to the CU@ Home PIN (password) number. This enhancement will effect all home banking users. All passwords are case-sensitive and will need to be between 6 and 10 alphanumeric characters, including special characters.

Please contact the Credit Union if you are interested in signing up for CU@ Home or have any questions or concerns as you log on to CU@ Home.

Please note: Your CU\*TALK Audio Response four (4) digit PIN number will remain the same.



## Be Sure To Mark Your Calendar!!

We hope you'll join us for an interesting and informative member education seminar on the topic of **Long Term Care Insurance**.

Two dates to choose from:

**Tuesday, September 20<sup>th</sup>**

**Thursday, September 22<sup>nd</sup>**

Sessions will be held at 8:00 am, 1:30 pm, and 6:00 pm both days.

Location to be announced shortly. Contact Vicki King at 356-3577 or 1-800-443-3577, ext. 241 to reserve your seat.



## PLEASE KEEP US INFORMED

Are you moving? Don't forget to change your address with the Credit Union to avoid a \$1.00 returned statement fee. We do our best to keep our records up to date, and we appreciate your help.