

# Notes of Interest

November 2011

Everything we do,  
we do for you™

## MORTGAGE RATES AS LOW AS 3.769% APR\*

\*15 year fixed

Now is the time to purchase the home of your dreams or refinance your current mortgage with your credit union!!!



We are pleased to offer you the following:

- Your mortgage dollars stay in our local communities
- No application fee
- Easy application process
- Weekly, bi-weekly, or monthly payments
- You work directly with an AAACU Mortgage Specialist
- Apply online 24/7

Let the Mortgage Specialists at AAACU assist you! Contact DeLynn, Debbie, Annah, Holly or Ashley at 989-354-1515 or apply online at [www.aaacu.com](http://www.aaacu.com).

Apply online and once your mortgage loan is approved and closed you will receive \$50.00!



## ADD SOME EXCITEMENT TO YOUR WINTER!

Snowmobile or ATV Loan Special

As low as 4.25% APR for up to 60 months

Hurry! Offer Expires December 31, 2011.



AAACU will be hosting free blood pressure clinics with Lutheran Home Care of Michigan three Thursdays a month starting in November. An RN will be available to take your blood pressure from 10 a.m.-12 p.m. at rotating locations : **First Thursday of the month— Main Office, 2nd Thursday—Ossineke Branch, and 3rd Thursday—Lincoln Branch.**



## HEADING SOUTH FOR THE WINTER?

AAACU values the privacy and the safe-keeping of your financial and personal information. We want to assure you that it is always handled in a confidential way. To be assured that information mailed from the credit union is going to the correct address, **we do not allow statements to be forwarded to a different address.** Be sure to notify your Credit Union if your address changes. The Credit Union charges a \$5.00 return mail fee if your mail is returned to us due to wrong address information. This fee also applies to account holders of IRAs or Health Savings accounts.

## Check out our great new and used auto rates!

New Autos as low as 1.99% APR

Used autos as low as 3.99% APR

Apply online at [www.aaacu.com](http://www.aaacu.com), at any of our branch offices, or apply at a participating indirect dealership.



Some restrictions apply. For a limited time only.

The U.S. Department of Treasury is discontinuing paper bonds by the end of 2011. Purchase bonds electronically at [treasurydirect.gov](http://treasurydirect.gov)

All AAACU offices will be closed on Thursday, November 24, 2011.

Happy Thanksgiving to You and Your Family!



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



## Third Quarter Fundraising Results

For the third quarter of 2011 AAACU focused its fundraising efforts on Breast Cancer Awareness. AAACU formed a team of 45 walkers for the Zonta's 5th Annual Walks for Women Breast Cancer Awareness Walk on October 1st. The Walk raises money for women who cannot afford mammograms. Thanks to the generosity of our members and the hard work of our staff we were able to raise \$5,425!!!



Brenda—teller at our Lincoln Branch and breast cancer survivor presents Penny Boldrey from Zontas with a check for \$5,425

**Save your pop can tabs!!!** Our Lincoln Branch recycles them and uses the money for charity.

Enter to win a **Sony Bravia 32" LCD HDTV** by enrolling in **EasyPay Online Bill Pay** through **It's Me 247 Online Banking** between now and **November 30th, 2011!!!**

Online bill pay is fast, convenient, safe, and it saves you a stamp!



### Holiday Shopping Loan As low as 1.99% APR for 12 months

Get an early start on your holiday shopping, pamper yourself or take advantage of "Black Friday" bargains—once approved, a holiday loan can be spent for any reason. For more information contact the Credit Union.

This is a limited time offer and is only valid until January 31, 2012. Stop by any of our convenient locations or apply online at [www.aaacu.com](http://www.aaacu.com).

### YOU COULD WIN A TRIP TO SUPER BOWL XLVI FOR YOU AND 10 FRIENDS!!!!



Use your VISA card between now and December 27th, 2011 to be automatically entered. The more you use your card, the more chances you have to win!

**Apply today for AAACU's VISA!** We offer low non-variable rates at 10.96% APR or 12.96% APR, have no annual fees or balance transfer fees, and AAACU employees offer friendly local service!

For complete contest rules and information, visit [visa.com/NFL](http://visa.com/NFL).

## JUST IN TIME FOR THE HOLIDAYS... VISA AND LOAN SKIP-A-PAYMENT

Would you like to enjoy the holiday season without the worry of meeting your loan/VISA payments? Your Credit Union can help by allowing you to skip up to two consecutive loan payments during the months of November - February. It is as easy as selecting the payment(s) below that you would like to skip, enter your loan number(s), sign below and return to the Credit Union office nearest you or fax to 989-356-6906.

**There is a \$25.00 service fee per loan to take advantage of this offer, \$5.00 of which will benefit our charity of choice.**

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**Select one method for payment:**

- \$25.00 service fee per loan enclosed
- Withdraw \$25.00 service fee per loan      Account # \_\_\_\_\_ savings \_\_\_\_\_ or checking \_\_\_\_\_

Please indicate loan # (s)/VISA to skip payment(s) on \_\_\_\_\_

**Select the months you would like to skip the loan/VISA payment:  
(You can choose to skip two consecutive months)**

- November monthly payment (return by November 1, 2011)       January monthly payment (return by January 1, 2012)
- December monthly payment (return by December 1, 2011)       February monthly payment (return by February 1, 2012)

Borrower's Signature \_\_\_\_\_ Date: \_\_\_\_\_ Co-Borrower's Signature \_\_\_\_\_ Date: \_\_\_\_\_

Certain restrictions apply, call the Credit Union Loan Department for further details. Loans not eligible include mortgage loans and home equity loans. Skipping these payments extends the maturity date of your loan. Interest continues to accrue on the unpaid balance during the month you skip your payment and when payments resume, the unpaid interest will be collected first. You may only take advantage of the summer or winter skip-a-pay option—you will not be allowed to take advantage of both offers. Alpena Alcona Area Credit Union reserves the right to refuse any skip-a-payment request. Not eligible if past due within the past six months. Skip-a-payments will also change the amount of eligible benefits in the case of a GAP claim.

**VISA note:** Normal finance charges do apply. You are not eligible for the skip-a-payment program if you are over your limit or if you have been past due during the last six months. Certain additional restrictions apply.