



WHAT'S YOUR IDEA OF SUMMERTIME FUN?

RECREATIONAL VEHICLE LOAN

rates as low as

2.49% APR*

with a Balloon term of 60 months

(based on maximum 180 month amortization)**

*APR = Annual Percentage Rate. Subject to Credit Approval. Some restrictions may apply.
 **Loan example: Borrow \$20,000 at 2.49% APR for 60 month term; make 59 payments of approximately \$133.26 and one final payment of approximately \$14,276.74. A portion of the final payment may be refinanced if qualifying creditworthiness conditions exist.

If debt is keeping **YOUR** business from growing, Awakon Federal Credit Union can help!

- Announcing our “No Annual Fee” Business Credit Cards, with an introductory rate of **5.99% APR**** on purchases.

OR

- our new Business Loan rate As Low As **4.00% APR*****.

Together We **GROW!**

Awakon is committed to the financial success of our local businesses. To see how we can help YOU attain your goals, schedule your appointment today, with Cindy Hyde!

**Annual Percentage Rate. Subject to credit approval. Regular rate of 9.90% APR applies to balance transfers and cash advances on Business Credit Card. After 12 months, rate reverts back to regular purchase rate of 9.90% APR.

***Annual Percentage Rate. Subject to credit approval. Terms up to 60 months.

Fixes for Your Credit

Did you know your credit score can affect your ability to borrow money from a lender? It's true. In fact, if your score is below 760, chances are you're not getting the best rates or terms for loans. If you're ready to start saving money by strengthening your credit, we have a few simple tips to help:

- **Know where you stand.** You can order a free copy of your annual credit report at www.annualcreditreport.com.
- **If you don't have a credit card yet, get one.** You don't even need to carry a balance on the card in order for it to positively affect your credit.
- **Mix it up.** For the quickest and best improvements on your credit, combine both major kinds of credit: revolving (*credit cards*) and installment (*personal loans, auto loans, mortgages and student loans*).
- **Minimize your debt.** Keep your credit card balances below 30% of your available credit limit on each card.
- **Use your cards lightly.** Even if you pay your balance in full each month, large statement balances can hurt your credit score.
- **Don't close the old ones.** Older accounts actually boost your score, even if the account is not being used.



64th Annual Meeting BOARD REPORT

Awakon Federal Credit Union held its 64th Annual Meeting on February 21, 2015, at the Onaway High School. Our Annual Report is available for you at any of our offices.

Awakon FCU 2015 Board of Directors

Bernie Schmeltzer, *President*
David E. Havel, *Vice President*
Michael Parrott, *Treasurer*
Brian Janeczek, *Assistant Treasurer*
Sharon Lyon, *Secretary*
Bob Bischer | Ted Getzmeyer
Tom Janes | Tom Peterman

Employees with the following anniversaries were recognized:

<u>10 YEARS</u>	<u>15 YEARS</u>	<u>35 YEARS</u>
Rea Mason	Linda Fields	Lori
Laura Scillion	Dawn Welkin	Lewandowski
	Jennifer Jacobs	Pam Mason

President Schmeltzer thanked everyone for attending, and continued to encourage the membership to take advantage of the numerous products and services Awakon Federal Credit Union has to offer. Guests enjoyed winning cash and gift prizes throughout the evening. A special thanks to Manzana's Deli for catering the wonderful dinner and Onaway School for allowing us to use their facility!

Connect to Your Credit Union All Summer Long!

Whether your summer plans keep you close to home or traveling the world, our convenient services and partnerships make it easy to keep your credit union accounts well within your reach.

Stay connected with:

- **Online Banking** – Log in online to check your balance, transfer funds, pay bills, and more.
- **Mobile Banking** – Use your mobile device to enjoy the convenience of online banking.
- **CO-OP Shared Branch Network** – Access your Awakon accounts at more than 5,000 shared branch locations throughout the country.
- **CO-OP ATM Network** – Enjoy surcharge-free access to nearly 30,000 CO-OP ATMs around the nation.

Visit www.awakonfcu.net to learn more or to locate a Shared Branch or surcharge-free ATM near you.



Did You Know...

When you are a Credit Union member, you typically receive much lower loan rates than traditional banking customers. The difference comes from the fact that you are a member/owner versus being "just" another customer! You can experience the credit union difference right here at Awakon Federal Credit Union!

Holiday Schedule

Good Friday

Friday, April 3, 2015

Closed Noon - 3:00 pm

Memorial Day

Monday, May 25, 2015

Independence Day

Saturday, July 4, 2015



Preparing for the Cost of College Education

Paying for college can be one of the toughest parts of furthering your education, but it doesn't have to be. When your regular savings just isn't enough to cover the cost of education, scholarships and grants can often help cover the gap between your savings and the actual cost of tuition. But, before you begin exploring scholarship options, it's important to arm yourself against scammers by becoming familiar with the most common scholarship scam tactics.

Here are some sample scam lines provided by the Federal Trade Commission:

- "The scholarship is guaranteed or your money back."
- "You can't get this information anywhere else."
- "I just need your credit card or bank account number to hold this scholarship."
- "We'll do all the work. You just pay a processing fee."
- "The scholarship will cost some money."
- "You've been 'selected' by a 'national foundation' to receive a scholarship," or "You're a finalist" in a contest you never entered.

To learn more about finding and applying for scholarships and grants, visit www.studentaid.ed.gov.



Awakon FEDERAL CREDIT UNION

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