



WHAT'S YOUR IDEA OF SUMMERTIME FUN?

Recreational Vehicle Loan

rates as low as

3.05% 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 3.05% APR for 60 month term; make 59 payments of approximately \$138.60 and one final payment of approximately \$14,457.66. A portion of the final payment may be refinanced if qualifying creditworthiness conditions exist.



WE ARE EXPANDING! New Full Service Indian River Office Coming This Fall!

We are looking forward to consolidating our Branch and Lending Center in Indian River into one location to better serve our members. Construction will begin in late spring and we look forward to welcoming you to our beautiful new office this fall. To speak with a loan officer during construction, please visit our Indian River branch at **3615 S. Straits Hwy** or visit **awakonfcu.net** to apply online.

HEADING TO COLLEGE THIS FALL? LET US HELP.

Has your child recently made the important decision of where he or she is headed to college or graduate school this fall? Your family is likely now facing a new challenge—finding the right way to pay for it. After exploring grants, scholarships and federal loans, a private education loan can be an affordable and financially responsible way to fill the college financing gap.

For the upcoming 2016/17 academic year, Awakon Federal Credit Union has partnered with Sallie Mae to bring our members the Smart Option Student Loan®, allowing families to design the private education loan that's right for them.

To encourage responsible borrowing, the Smart Option Student Loan also offers the following benefits:

- » **Competitive Rates:** Access competitive variable and fixed interest rates.
- » **No Origination Fees:** Members benefit from no origination fees or prepayment penalties with the Smart Option Student Loan.
- » **Choice and Flexibility:** Multiple convenient repayment options are available for students and their families to choose the option that best meets their needs. Students are encouraged to make payments while in school to reduce finance charges and the amount owed, and more than half of customers choose this option.
- » **Interest Rate Reduction:** Members may be eligible for an interest rate reduction by enrolling in the automatic debit option.

Keep in mind that many students heading to college are new to credit and may have little or no credit history. Adding a cosigner, such as a parent or other creditworthy person, may offer a better chance of approval and may help lower your interest rate. For more information or to apply visit **www.awakonfcu.net** or call **989.733.8557**

Awakon Federal Credit Union is not the creditor for these loans and is compensated for the referral of Smart Option Student Loan customers. This information is for borrowers attending degree-granting institutions only. Credit criteria and eligibility requirements apply. MKT1108A 07/15





Exceptional Service Award

Did you know that Awakon Federal Credit Union has a "traveling" award for members of our staff? This award is regularly presented to employees who go above and beyond in their daily responsibilities at Awakon Federal Credit Union. The award "travels" around to our different branches to acknowledge our awesome employees and to celebrate their individual, service excellence, successes!

Our most recent recipient is Beverly Vandeyacht, a lender in our Lending Center in Indian River. Over the past month, she has assisted many of our members in securing better rates on existing auto loans, saving them thousands of dollars. Bev always goes the extra mile when assisting our members and we are so fortunate to have her in our Awakon family. Stop in and see if one of our loan officers can help you secure a better rate too.

Congratulations Beverly!

65th Annual Meeting Report

Awakon Federal Credit Union held its 65th Annual Meeting on February 13th, 2016, at the Onaway High School. Our Annual Report is available for you at any of our offices.

Awakon FCU 2016 Board of Directors:

Bernie Schmeltzer, President
Sharon Lyon, Vice President
Michael Parrott, Treasurer

Brian Janeczek, Assistant Treasurer
David E. Havel, Secretary
Bob Bischer | Ted Getzmeyer
Tom Janes | Bob Blasius

Employees with the following anniversaries were recognized:

10 Years:

Sonja Cook
Teller At Our Wolverine Office

Tabby Glazier
Teller At Our Indian River & Wolverine Offices

Jessica Richards
Plastics And Compliance Specialist

15 Years:

Jason Freel
Vice President – Information Systems

Scott Pauly
President & CEO

20 Years:

Denise Freel
Lending Assistant

Special Mention: Pam Mason, Our Mortgage Lender in Onaway will be retiring in May. Pam has been with the Credit Union for nearly 37 years. We all wish Pam a very Happy Retirement.

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 Manzanita's Deli for catering the wonderful dinner and Onaway School for allowing us the use of their facility.



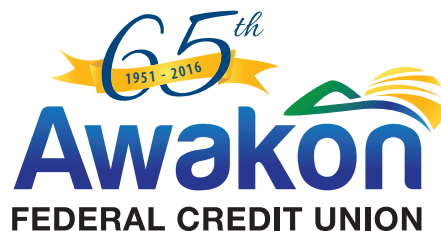
We schedule time for annual checkups for our health and cars,

BUT WHAT ABOUT OUR FINANCES?

Let Awakon Federal Credit Union give you a **FINANCIAL "TUNE-UP"** to get your life running smoother.

Stop in or call to speak with one of our loan officers to see how we can help save you money and get you on your way to financial success!

Visit awakonfcu.net



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Rogers City 989.734.2772

Indian River 231.238.8331

Indian River Lending Center 231.238.1278

Wolverine 231.525.8118

Gaylord 989.732.1500

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