



Watch Your

Spring

Projects Bloom

With our Home Equity Loan Special

Need a home addition, kitchen renovation, or bathroom remodel? Our special Home Equity Loan promotion can help you get your hands on the cash you need to turn your current home into the home of your dreams.

"NO CLOSING COST" Home Equity Loan*

Available through June 30th, 2017

To apply, stop by the Credit Union or go to www.awakonfcu.net to apply online.

* Subject to credit approval. "No closing cost" offer only applies towards new loans with a minimum balance of \$15,000. Closing costs being paid by Awakon may include appraisal, title-work, mortgage filing, flood determination, credit report, and administrative fee. Maximum loan to value of 80%. Adequate property insurance must be maintained and property taxes must be paid.

Manage Your Finances More Conveniently

More and more members are discovering just how easy it is to access their Awakon FCU account anywhere they go. Whether you're at home, at work, or somewhere in between, our free on-the-go services make it easy and convenient to manage your money and accounts anywhere, any time.

Online Banking – View account balances, transfer funds, manage your bills, and more from your laptop or desktop.

Mobile Banking – Enjoy the same conveniences of Online Banking from your handy mobile device.

eStatements – Receive and view your monthly statements electronically, 24/7.

Telephone Banking – Call 800.860.5704 and follow the prompts to check your balance, transfer funds, and more.

Learn more about these services and more by visiting us online at www.awakonfcu.net.



Awakon FEDERAL CREDIT UNION INDIAN RIVER BRANCH Grand Opening

Awakon Federal Credit Union celebrated the Grand Opening of its new Full Service Branch in Indian River on Thursday, January 19, 2017. In addition to tours of the facility, prizes, food and drinks, our members also enjoyed a Breakfast Before Hours, a Ribbon Cutting Ceremony featuring the Indian River Chamber of Commerce, and a Business After Hours, at which time Awakon formally thanked the building team and the local contractors and Township/County representatives who diligently worked and assisted Awakon on the new facility.



Holiday Closings

GOOD FRIDAY
Friday, April 14
Closed Noon – 3 p.m.

MEMORIAL DAY
Saturday, May 27
Monday, May 29

INDEPENDENCE DAY
Tuesday, July 4

Celebrate Spring with a New Toy!

A Recreational Vehicle Loan from Awakon Federal Credit Union can help you start enjoying the new season whenever and however you want, with rates as low as:

3.05% APR*

Terms up to 60 months

4.05% APR*

Terms up to 120 months
(\$20,000 minimum purchase)



Stop by the Credit Union or visit us online to apply for a Recreational Vehicle Loan today.

* APR=Annual Percentage Rate. Subject to credit approval. Some restrictions may apply.

66th Annual Meeting Report

Awakon Federal Credit Union held its 66th Annual Meeting on Saturday, February 18th at the Onaway High School. Our Annual Report is available for you at any of our offices.

Awakon FCU 2017 Board of Directors:

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

Employees with the following anniversaries, and new staff members were recognized:

10 Years:

Wendy Courneya
Tara Hincka

15 years:

Allison McLean
Melissa Finch-Justice

20 Years:

Sheila McGinn
Colleen Berry

New Staff:

Jennifer Mayer
Mischelle Ayers
Chrissy Sutterley
Paula Werth
Shannon Hoban
Kayla Albrecht



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 State Representative, Sue Allor, of the 106th District and Manzana's Deli for catering the wonderful dinner and Onaway School for allowing us the use of their facility.

Exceptional Service Award

Rea Mason was recently awarded our Exceptional Service Award! Rea ALWAYS goes the extra mile for our Credit Union and our members...with a big smile. She has been with Awakon for 13 years and has always been counted on as a valued team player! She "floats" to other branches to fill in as a teller whenever she is needed. She is truly an asset to our Awakon family. Congratulations, Rea!



Would You Spot the Five Most Common Scams?

Scammers are constantly finding new ways to victimize the American consumer. Arm yourself against scammers by familiarizing yourself with the latest in common scams.

Employment scams. Ads offering part-time or jobs allowing you to work from home are often used to collect personal information, and perhaps even scam a "one-time" fee from their victims.

Tax scams. Scammers often pose as an IRS employee via telephone and threaten their victims with lawsuits, imprisonment or other enforcement action if immediate payment is not made for "taxes owed."

Fake fundraisers and charities scams. Often posing as local law enforcement or a well-known organization, fraudsters collect their victim's financial information, take their funds and keep it for themselves.

Online sales scams. Scammers setup websites to sell merchandise that doesn't actually exist or that they have no intention of sending once payment has been received. Once they've pocketed the money, their victims have no way to recover it.

Debt Collection Scams. Much like IRS scammers, fake debt collectors contact their victims and demand payment for "debts owed." (Tip: Never provide personal or financial information to anyone attempting to collect money they claim you owe.)

Awakon
FEDERAL CREDIT UNION

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