



# These Auto Loans Are **SERIOUSLY GOOD!**

At Awakon Federal Credit Union, we know that finding the right auto loan for your next vehicle is not something you take lightly—you want financing that’s not only easy and convenient, but affordable too. That’s why we’re so pleased to offer our members a fuss-free, hassle-free auto loan that features a seriously low rate! With an Awakon auto loan, you’ll enjoy:

- **Great low rates as low as**  
**2.99%<sup>APR\*</sup>** for New Autos **&** **3.50%<sup>APR\*</sup>** for Used Autos
- **Flexible financing terms**
- **Friendly, personal service**
- **Convenient online application**

Plus, as a member of Awakon FCU, you have the opportunity to take advantage of the GM Credit Union Member Discount, which offers credit union members amazing discounts and savings on New 2014 GM Models! To learn more about the GM Credit Union Member Discount, click the Invest in America link on our homepage.

**To apply for an Awakon FCU auto loan, visit [www.awakonfcu.net](http://www.awakonfcu.net) or stop by your local branch today.**

\*APR= Annual Percentage Rate. Quoted rate is the lowest available rate. Your rate will be based on your credit history and may be higher. Rates and terms subject to change without notice.



## RECREATIONAL LOANS for Every Season of the Year

With a Recreational Loan from Awakon Federal Credit Union, you can continue enjoying the fun of winter while planning for the fun that summer is sure to bring.

RATES AS LOW AS  
**3.99%<sup>APR\*</sup>** NEW  
**4.50%<sup>APR\*</sup>** USED

**SNOWMOBILES | BOATS  
RVS | AND MORE!**

**Don't wait to make plans to play!**

Start financing a new winter, spring or summer toy with our affordable Recreational Loan today.



\*APR= Annual Percentage Rate. Quoted rate is the lowest available rate. Your rate will be based on your credit history and may be higher. Rates and terms subject to change without notice.

## We are **EXPANDING!** New Full Service Gaylord Office Soon!



The finishing touches of the New Full Service Gaylord Office will soon be complete, and we're almost ready for your business!

**Check out our progress on our Facebook Page.**

# TURN TO YOUR Hometown Credit Union FOR ALL YOUR FINANCIAL NEEDS

Whatever your financial needs may be, stop by the Credit Union and let us help. We offer a wide variety of financial solutions, so we're sure to have one (or more) that's just right for you.

**CHECKING AND SAVINGS ACCOUNTS**  
**RETIREMENT ACCOUNTS**  
**PERSONAL, AUTO AND HOME LOANS**  
**CONVENIENT ONLINE SERVICES**  
**DEBIT AND CREDIT CARDS**  
**AND MORE!**

Visit [www.awakonfcu.net](http://www.awakonfcu.net) or stop by the Credit Union to learn more about any of our products and services today.



## Making the Most of Your Awakon MasterMoney DEBIT CARD

Did you know you can swipe your credit union debit card as a "CREDIT" transaction? Your purchase still gets processed as a debit transaction (your funds are still automatically deducted from your checking account), but instead of entering your PIN to complete your purchase, you sign your name, which gives you the advantage of these additional benefits:

### Increased fraud protection

MasterCard® has zero liability policies on debit card purchases that are processed as "CREDIT."

### Earning ScoreCard Reward Points

ScoreCard Reward Points are earned on every signature-based transaction and can be redeemed for merchandise, travel and more!

Choosing "CREDIT" over debit is a win-win for everyone—extra protection and more rewards for you and better benefits for the entire credit union family!

## Tax Filing ASSISTANCE

Awakon FCU is once again offering members free tax service through VITA. Just give us a call to set up an appointment! We offer special discounts on TurboTax too, so you also have the option of filing your taxes easily online. Visit our website at [www.awakonfcu.net](http://www.awakonfcu.net) and click the TurboTax link to get started.

## You're Invited to the Annual Meeting

Our 63rd Annual Meeting will be held Saturday, February 22, 2014. We hope you will make plans to join us at the Onaway High School for a brief informative meeting, dinner and prizes. Doors open at 5:00 p.m. Dinner will be served at 5:30 p.m. with the business meeting scheduled to begin at 6:15 p.m.

**Awakon**  
FEDERAL CREDIT UNION

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**Remember, Board of Directors Election Ballots  
are due to Awakon Federal Credit Union  
by February 14, 2014.  
You may return your ballot to any branch office.**

[awakonfcu.net](http://awakonfcu.net)

January 1, 2014

Dear Member:

At CMFG Life Insurance Company, we regularly evaluate our products to ensure we are delivering value to the credit unions and members we serve. Due to a significant decline in demand from credit unions and their members, we have made the difficult decision to exit the Life Savings product currently offered to you through Awakon Federal Credit Union. Life Savings was developed more than 75 years ago and has been in a steady state of decline for the last several years. Life Savings is structured as a monthly policy where premium paid only covers the next month rather than building equity over time.

Per the terms of our contract, your group policy will expire on April 30, 2014. All claims incurred on or before May 31, 2014 will be honored.

We know many of you value the peace of mind and security that life insurance provides. That's why we wanted you to know you can convert your Life Savings coverage to a guaranteed issue Primary Protection Plan, underwritten by CMFG Life Insurance Company. This new policy would provide life insurance coverage up to \$2,000. If you decide to take advantage of the conversion option, you must apply by May 31, 2014. You will be responsible for premium payments, and your new policy will be effective after you complete the application process. Your premiums will be based on your age at time of application.

Conversion is simple. Just request, complete, and return an application with your first premium payment directly to CMFG Life Insurance Company by May 31, 2014, in order to receive coverage. To request the application, call 855.728.5205 to speak with a fully licensed insurance representative. Our staff will review your situation with you and provide guidance to ensure you have the right type and amount of insurance protection for you and your family based on your current and future needs.

Please contact CMFG Life Insurance Company at 855.728.5205 with any questions.

Sincerely,



Jim Power  
Executive Vice President, Chief Products Officer  
CUNA Mutual Group