

Visit Your Happy Place

Vacation Loan • 5.00% APR*
Up to \$3,500.00 • 24-month term

It's time for your well-deserved vacation!

Whether you prefer a warm sunny beach, a reinvigorating ski trip, or staying home and "vacationing" in your new spa, we can help you make it a reality!

Want an even lower rate? Contact a loan officer today, to see how you can receive as low as 0.00% APR*, by cashing in your Scorecard Reward points; 3,500 points = 0.25% APR* off of your interest rate!

Visit awakonfcu.net or contact a loan officer for more information on how to apply today for your customized Vacation Loan! ENJOY!

**APR = Annual Percentage Rate. All rates are subject to credit approval. Some restrictions may apply. Your rate will be based on your credit history and may be higher. Rates and terms subject to change without notice.

You're Invited to the **64th** Annual Meeting

All members are invited to attend the 2015 Awakon Federal Credit Union Annual Meeting, which will be held Saturday, February 21, 2015. 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.



Visit us for **FREE** Tax Filing

A special benefit our members receive is 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 awakonfcu.net and click the TurboTax link to get started.

Tax Reminder: The IRS tax filing deadline is Wednesday, April 15, 2015.

Let us help you Keep Your resolutions in 2015

As a member of Awakon, you have many great services available to you to guarantee your financial success. We stand behind our statement, "Together We Grow" and look forward to helping you! In addition to our savings accounts and low-fee checking accounts, we also offer:

- A wide variety of loan products**
- Convenient online services**
- Lower interest rates on loans and credit cards**
- 30,000 surcharge-free CO-OP Network ATMs**
- Exclusive member discounts**
- And MORE!**

Visit awakonfcu.net or contact a member service representative to learn how we can start making the most of your credit union membership today.

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.



Did You Know...

You can access your Awakon Federal Credit Union accounts anytime, day or night! With our convenient online banking service or mobile app, you can check your balance, view transaction history, transfer funds, and more. Visit awakonfcu.net to learn more or to enroll in online banking today!

"Approach the New Year with resolve to find the opportunities hidden in each new day."

- Michael Josephson -

Holiday Schedule

Good Friday

Friday, April 3, 2015

Closed Noon - 3:00 pm



Awakon
FEDERAL CREDIT UNION

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Indian River Lending Center 231.238.1278

Wolverine 231.525.8118

Gaylord 989.732.1500

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