

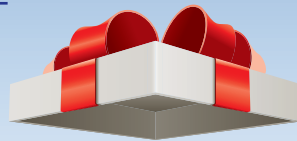
*Pure Growth:
Investing in Relationships*

Our Gift to You

As we celebrate our 65th Anniversary, we'd like to thank you for being a part of our credit union family with a special offer for our members. Apply for a new Awakon VISA credit card and enjoy an introductory rate of 5.99% APR* for 6 months!

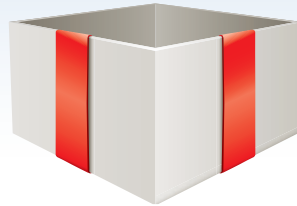
Plus, we process our cards "in house" now, which makes it an even better option for our members. As always, you'll enjoy the friendly local service you've come to expect from us throughout the years. Get started today! Visit awakonfcu.net to learn more.

*Annual Percentage Rate. Subject to Credit Approval. Some restrictions may apply. Offer ends March 31, 2015. Introductory rate of 5.99% APR applies to New Credit Cards only. Minimum payment still required. After 6 months, rate reverts back to regular rates of 9.90% APR. To avoid paying interest on purchases made, pay your entire balance in full by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date. No annual fee. A \$25 fee applies if you are making your payment late or provide us with an insufficient draft as a payment.



5.99% APR*

Introductory rate for all purchases, balance transfers, and cash advances for 6 months!



Put the "Act" in Action!

Don't let life get in the way of your plans to play! Stop by Awakon Federal Credit Union to take advantage of our Vacation/Staycation Loan special. This low-rate loan can help you treat your family to experiences they'll never forget.

Vacation/Staycation Loan
as low as

5.00% APR*

Up to \$3,500 | 24-month term

Members can "buy down" their rate with scorecard reward points. Visit awakonfcu.net or contact a loan officer for more information and to apply today.

*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.

65th Annual Meeting You're Invited

Please be our guest at the 2016 Awakon Federal Credit Union Annual Meeting. We will be celebrating our 65th Anniversary with dinner and door prizes, in addition to a brief informative meeting about our credit union.

Date: Saturday, February 13th, 2016
Time: 5:00 p.m. – Doors open
5:30 p.m. – Dinner
6:15 p.m. – Business meeting
Place: Onaway High School

We hope you will accept this invitation
and make plans to join us!

COMMUNITY CORNER

At Awakon, we encourage and support our employees to make a positive impact in their communities.

Here is just a sampling of the groups our staff is involved with...

Top of Michigan Trails Council, North Central Michigan College Foundation, Local Chambers of Commerce, Junior Achievement, local Economic Development groups, DDA's, Hospice of the Straits, Friends of Inland Lakes Schools, Cheboygan County Brownfield Redevelopment Authority.

We look forward to making 2016 even better!



Quote of the Quarter

"You Are Never Too Old
To Set a New Goal
Or Dream a New Dream"

Get Your Taxes Done Right, For Less!

Awakon Federal Credit Union has teamed up with TurboTax to save members up to \$15 on TurboTax products! Now, you can feel 100% confident about your taxes while saving money on getting them filed. Even better, you can even file online! Click the TurboTax link on our homepage to get started today.

Rx

PATIENT NAME _____

ADDRESS _____

It's Time for a Financial Check-Up

The New Year offers the perfect opportunity to revisit your financial goals and reassess your financial wellbeing. As you do, don't forget that Awakon Federal Credit Union is here to help you get your finances on track and get financially fit in the New Year.

For 65 years, we've been helping our members get on the road to financial wellness with products and services for every need and situation. Choose from:

- 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 us online or stop by your local Awakon branch to learn more about the financial opportunities available to you today.



The IRS tax filing deadline is
Monday, April 18, 2016.

Awakon

FEDERAL CREDIT UNION

Onaway

20855 Washington Ave. | P.O. Box 420
Onaway, MI 49765

989.733.8557 | mainoffice@awakonfcu.net

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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Holiday Closings

Good Friday

Friday, March 25
Closed noon – 3:00 p.m.



awakonfcu.net