

# Awakon

FEDERAL CREDIT UNION



## To Go or To Stay?

### We've Got a Loan for Either Way!

Whether you're planning an unforgettable family vacation or getting ready to tackle that home improvement project that keeps getting put off, we've got a low-rate loan to help you put the "Act" into Action today!

## Vacation / Staycation Loan

As low as **5.00% APR\***

UP TO \$3,500 | 24-MONTH TERM

Plus, members can "buy down" their rate with ScoreCard reward points too! So, go ahead and make your big plans. We'll help you put them into action with simple, affordable financing.

Visit [awakonfcu.net](http://awakonfcu.net) or contact a Financial Services Specialist for more information.

\*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.



## We schedule time for annual checkups for our health and cars, but what about our finances?

Awakon is bringing back its popular **FREE FINANCIAL "TUNE-UP"** to get your life running smoother!

Stop into one of our branches or call one of our Financial Service Specialists today, to schedule your tune up and find out how Awakon can **SAVE YOU MONEY!** Tune-ups usually take less than 15 minutes and we can provide free financial counseling, money saving solutions and helpful tools to help you save money and raise your credit score! Each participant will also receive the award winning book, "Money Rules".

We've saved hundreds of members, thousands of dollars with this program in the past and look forward to helping many more!



## Awakon's FINANCIAL "TUNE UP" will not affect your credit score.



Start 2018 on a positive note by stopping in, visiting [awakonfcu.net](http://awakonfcu.net) or calling 989.733.8557 today!

\*Grant funding for this program was provided by MCFU

# 67<sup>th</sup> ANNUAL MEETING

## You're Invited!

We hope you will make plans to join us for the 2018 Awakon Federal Credit Union Annual Meeting. We will be celebrating our 67th Year with dinner and door prizes, in addition to a brief informative meeting about our credit union.

**DATE:** Saturday, February 10, 2018

**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!





# Consolidate your **HOLIDAY DEBT** with a Low-Interest Awakon VISA!

Did Christmas shopping, holiday entertaining, or a winter getaway leave your credit card balances a little higher than you'd like? With our low-rate VISA credit card, you can consolidate those high-rate holiday debts into one simple, more affordable monthly payment and start 2018 on the fast track to financial freedom.

Transfer your balance(s) and SAVE with a rate as low as

## 9.90% APR\*!

Plus, enjoy the convenience of 24/7 online account access, flexible payment options, free 24/7 Falcon Fraud Management, and a ScoreCard Rewards program that rewards you just for making purchases with your Awakon VISA credit card.

Stop by the Credit Union or visit [www.awakonfcu.net](http://www.awakonfcu.net) to learn more today.

*\*Annual Percentage Rate. Subject to Credit Approval. Some restrictions may apply. No Annual Fee. Rate of 9.90% applies to all purchases, balance transfers, and cash advances.*

### ANNOUNCEMENTS

1. All Awakon Branches will be closed from **noon to 3pm on Friday, March 30, 2018**, in observance of Good Friday.

2. We have revised and updated the terms of your Member Service Agreement for non-business accounts, **effective 01/29/2018**. You can access a summary of these changes on our website [www.awakonfcu.net](http://www.awakonfcu.net) at any time, or you may also stop in to any location. The complete new Agreement will be accessible on our website on **01/29/2018**.



## Ramp Up Your Identity Theft Protection

With identity theft on the rise, there's never been a better time to ramp up your identity theft protection. As your trusted financial partner, Awakon Federal Credit Union is dedicated to helping you protect your good name. We have procedures in place to detect warning signs of identity theft, and we'll always take immediate action and the appropriate steps to protect against and mitigate potential identity theft events. But regardless of how much we work to safeguard your identity, it's always a good idea to increase your means of protection. That's why we're pleased to offer extended identity theft protection with ID Protect®.

**For just \$2 per month, you can enjoy peace of mind with access to the following services and benefits:**

- Credit Monitoring | Total Identity Monitoring | 3-in-1 Credit Report
- Credit Score | Debit and credit card registration | Identity theft recovery case plan
- Online identity theft news center with valuable phone and web resources
- Access to a dedicated consumer fraud specialists | And more!

If you're not already taking advantage of ID Protect®, stop by the Credit Union to start protecting yourself today.

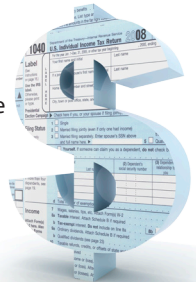


Awakon Federal Credit Union is proudly partnering with Cheboygan VITA in the IRS Volunteer Income Tax Assistance program. IRS-certified volunteers provide FREE basic income tax return preparation with electronic filing to qualified individuals in our local communities. They can inform taxpayers about special tax credits for which they may qualify such as Earned Income Tax Credit, Child Tax Credit, and Credit for the Elderly or the Disabled.

**Membership at Awakon Federal Credit Union NOT Required.**

VITA Volunteers are now scheduling tax appointments. To schedule your appointment please call **231.333.9089**.

If you would rather utilize an online service, we also offer a TurboTax Discount for being a credit union member. Please visit [awakonfcu.net](http://awakonfcu.net) for more information!



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