



Just What You Need for Just What You Want

Go ahead and get your home ready for summer with a new deck, a new pool, fresh landscape or fresh paint! We have the Home Equity Loan you need to get just about any job done.

RATES AS LOW AS 4.25% APR*

Use your home's equity to remodel, repair, take a vacation, and more. To learn more about your options, give us a call or stop by the Credit Union. We look forward to assisting you!

*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.



The Building Blocks of Budgeting

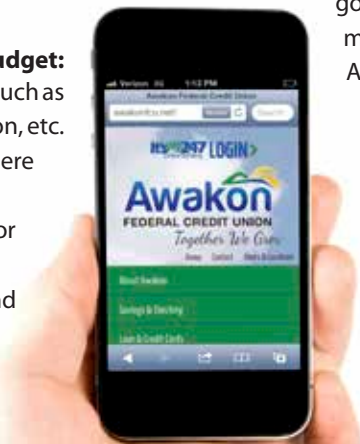
A good monthly budget can help ensure you pay your bills on time, have funds to cover unexpected emergencies, and reach your goals. And though many Americans already use some form of a budget plan, the majority of Americans also consistently spend more than they can afford. For many Americans, it may be time to revisit the basics of budgeting—knowing your expenses and spending less than you make.

Here are a few steps to help you build a simple, yet successful budget:

- **Add up your income.** Make sure to include all sources of income, such as your salary, your spouse's salary if you are married, interest, pension, etc.
- **Estimate expenses.** Keep track of how much you spend and where you spend it for one month. Then, create a list of fixed expenses (such as rent or car payments) and flexible expenses (such as food or entertainment.)
- **Figure out the difference.** Total up your monthly income and monthly expenses. Your total income should exceed your total expenses. If it doesn't, then it's time to trim your spending in order to begin living within your means.

Go Mobile. It's Simple, Safe & So Cool!

You don't have to be technologically savvy to enjoy mobile banking. All you need is a mobile device and you're good to go. Simply visit www.awakonfcu.net from your mobile browser, and you'll have access to your Awakon accounts, wherever you are.



- View your account balance**
- Transfer funds**
- Search transaction history**
- And more!**

Plus, mobile banking is FREE. So what are you waiting for. Go mobile today!

Get “Jolly” in July

It's never too early to start preparing for the next holiday season, so Awakon Federal Credit Union is making sure it's easy as ever for you to get started today. Our Christmas Club Account is an excellent way to prepare for all that holiday shopping—right now! Stop by to ask about opening an account of your own, and be sure to ask about scheduling convenient automatic transfers too!



Have You Moved? PLEASE LET US KNOW!

It is important for us to maintain current contact information in case we need to contact you about your accounts. Please take a few minutes to review all of your information, and let us know if you have changed your address, phone number or email address, or if you need to update your beneficiary information. We appreciate your help in keeping our records up to date.



Congratulations to our Graduates

Whether you have plans to embark on a post-graduation voyage, head off to college, or begin your new career, Awakon Federal Credit Union will always be right by your side. We have all the financial tools and services you need in order to face whatever life brings.

Checking Accounts | Savings Accounts
Online Banking | Mobile Banking
VISA Credit Cards | Low-Rate Loans

Plus, with Xtend Shared Branching and the CO-OP ATM Network, staying connected to your credit union accounts is always easy and convenient. Stop by the Credit Union to learn more about how we can assist you today.

Awakon
FEDERAL CREDIT UNION

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Holiday Closings

INDEPENDENCE DAY

Thursday, July 4, 2013

LABOR DAY

Monday, September 2, 2013

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