



# See Us for a Christmas Loan



For all the joys of this special season, Awakon Federal Credit Union is offering a special Christmas Loan.

Rates as low as **2.99% APR\***

LOAN AMOUNTS UP TO \$2,000 | TERMS UP TO 12 MONTHS

Shop more, vacation more – simply do more. Stop by the Credit Union or visit [www.awakonfcu.net](http://www.awakonfcu.net) to apply today.

\*APR = Annual Percentage Rate. All rates are subject to Credit Approval. Some restrictions may apply.



## Coming Soon: A New Branch in Gaylord

We are pleased to announce the groundbreaking of the newest Awakon Federal Credit Union branch, coming soon to the corner of Main Street (M-32) and Murner Road in Gaylord. "This past year we have been looking to find the perfect site to build our new full service office in Gaylord, MI. The ease of accessibility and the growth in the immediate area will provide exceptional opportunities for both the Credit Union and the community," stated Scott Pauly, President/CEO of Awakon Federal Credit Union. Mr. Pauly is pictured here next to the construction site. We look forward to serving you at our new convenient location starting in early 2014.



## Make the Awakon VISA Your Christmas Shopping Companion

If you're ready to do some heavy-duty Christmas shopping, it's time to stop by Awakon Federal Credit Union for a VISA credit card. Our VISA comes backed with money-saving, time-saving and rewarding features, including:



**9.90% APR\***

- NO ANNUAL FEE
- WORLDWIDE ACCEPTANCE
- CONVENIENT ONLINE ACCESS
- SCORECARD REWARDS

Applying for an Awakon VISA is easy! Just stop by the Credit Union or visit [www.awakonfcu.net](http://www.awakonfcu.net) to get started today.

\*APR = Annual Percentage Rate. All rates are subject to Credit Approval. Some restrictions may apply.

## Holiday Closings

- VETERANS DAY** Monday, November 11
- THANKSGIVING** Thursday, November 28  
Friday, November 29
- CHRISTMAS** Tuesday, December 24 *Close at noon*  
Wednesday, December 25
- NEW YEAR'S** Tuesday, December 31 *Close at noon*  
Wednesday, January 1, 2014

# THE WINNERS are...

Dollar Dog gave away 500 keys at the 4th of July parade in Onaway and 300 keys at the Nautical Parade in Rogers City this summer. One lucky winner from each of the parades held the key that opened the special prize treasure chest at the Onaway and Rogers City Branches.



**Congratulations to:**

**Greg Heinzel, the winner of a Kindle Fire**  
**Leland Jarvis, the winner of an Xbox 360**



INTERNATIONAL CREDIT UNION DAY  
Thursday, October 17, 2013

# Made in the USA

As we celebrate International Credit Union Day this October, we celebrate the difference credit unions like Awakon Federal Credit Union have made in communities all around our nation. We take pride in giving back to our communities, and we do so in many different ways, which includes helping our members achieve their financial goals by offering fewer fees and more affordable loan rates, participating in local events, and over the past year, giving back to our country by using more products that are made right here in the USA!

By using products made in the USA, Awakon is honored to help provide jobs for men and women all around our country. It's just our way of giving back and saying thanks for your support. We invite you to join us October 17 and 18 as we celebrate our grand country and the good that credit unions do for Americans every day. We will have free snacks, beverages, and prizes all day! We hope to see you there.

## Board of Directors ELECTION INFORMATION

In 2014 there will be three, 3-year positions available on the Board of Directors. Following a review of incumbents and additional qualified members, the Nominating Committee consisting of Brian Janeczek, Tom Janes, Mike Libby, and Terry Materna has made the following recommendations: Dave Havel, Bob Bischer, Mike Parrott, and Ted Getzmeyer.

If anyone is still interested in running for the 2014 Board of Directors, nomination by petition is available until **November 19th, 2013**. For more information on this process and directorship qualifications, please contact President/CEO, Scott Pauly at 989-733-8557 ext. 234.

**David E. Havel** – (Current Board Treasurer) has been a member of the Awakon Federal Credit Union for 40 years and on the Board of Directors for 24 years. He and his wife Renee reside in the Onaway area and have a son, David A. Havel. David is the owner and operator of a local establishment, the Northland, and has owned the business since 1986.

**Bob Bischer** – (Current Board Member) has been a member of the Awakon Federal Credit Union for the past 32 years and on the Board of Directors for 8 years. He and his wife Anne Marie currently reside in Onaway, and have two daughters, Jordan (15) and Rachel (12). Together they own and operate Bobby B's Pizza, which is located in Onaway. Bob attended Ferris State University where he obtained an Associate's Degree in Food Service Management and a Bachelor's Degree in Hospitality Management. Bob is also an active member of the Knights of Columbus.

**Mike Parrott** – (Current Board Member) has lived in the area since 1998 when he and his wife Denise moved here from metro Detroit. Mike has served on the Board of Directors for the past 8 years. He and his wife own and operate Parrott's Outpost in downtown Onaway. Prior to moving to the area he worked in Sales and Engineering for a company that supplies products to the automotive industry. Mike's hobbies include hunting, fishing, and enjoying the great outdoors.

**Ted Getzmeyer** – has been a member of the Awakon Federal Credit Union for 55 years. Ted, originally from Onaway, moved with his wife Beverly to Rogers City 38 years ago. Together they proudly have 7 children and 11 grandchildren. Ted graduated from Onaway High School and then furthered his education at Alpena Community College. Afterwards he worked on freighters in the Great Lakes for 34 years as the Chief Engineer until his retirement. Now Ted owns a wholesale used car business out of his home in Rogers City.



# Awakon

FEDERAL CREDIT UNION

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Indian River 231.238.8331

Indian River Lending Center 231.238.1278

Wolverine 231.525.8118

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