



If You Love Specials, You're Really Going To Love This!

This holiday season, there's simply no smarter way to shop than with your Awakon VISA credit card!

Swipe your Awakon VISA for purchases anytime from November 24 to December 24 and get **0.00% APR*** on those purchases for 6 months!**

If you don't have a VISA card from Awakon yet, stop by the Credit Union or visit us online to apply for your card today.



* APR=Annual Percentage Rate. Subject to credit approval. Some restrictions may apply.
** Does not include balance transfers or cash advances. Minimum payment still required. After 6 months, rate reverts back to regular rate of 9.90%APR* We will not charge you interest on purchases made after December 24 if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.



Local Service.
GLOBAL GOOD.TM

INTERNATIONAL CREDIT UNION DAYTM

Thursday, October 16th

This year's International Credit Union Day theme—Local Service, Global Good—provides us with the opportunity to recognize the positive impact credit unions have on their communities and around the world. And, here at Awakon Federal Credit Union, we will also be taking this special opportunity to show members our appreciation for their continued loyalty to our Credit Union. **We hope you will join us October 16-17 as we celebrate our valued members with goodies, giveaways, food and more!** Thank you for continuing to choose us to serve your financial needs!

Get Some Extra Bucks This Season!

With the Christmas Loan Special from Awakon Federal Credit Union, it's easier than ever to get all the bucks you could ever want!

RATES AS LOW AS

2.99% APR*

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

It gets even better! We're giving members the opportunity to shoot down our already low interest rate by cashing in your ScoreCard Rewards Points! Every 5,000 points you cash in gets you **0.25% APR*** off your interest rate. Contact a loan officer to see how you can receive as low as **0.00% APR*** for the Christmas Loan Special!

Stop by the Credit Union or visit
www.awakonfcu.net
to bag your trophy
deal today!

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



Board of Directors Election

In 2015 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 and David E. Havel, has made the following recommendations: Bernard Schmeltzer, Sharon Lyon and Ted Getzmeyer.

If anyone is still interested in running for the 2015 Board of Directors, nomination by petition is available until November 18, 2014. For more information on this process and directorship qualifications, please contact **President/CEO, Scott Pauly** at 989.733.8557, ext. 234.

Bernard Schmeltzer (Current Board President) has been a member of Awakon Federal Credit Union since 1969. He is completing his 21st year as a member of the Board of Directors, and has served as the Chairman of the Board for 18 years. Bernie was employed by the Onaway Area Community Schools for 31 years, and retired as Assistant Superintendent in June of 2000. Bernie and his wife Kathy have been married for 44 years and have two sons, Scott and Matt.

Sharon Lyon (Current Board Secretary & Supervisory Committee Member) has been a member of Awakon Federal Credit Union for the past 33 years and on the Board of Directors for 6 years. Sharon has a Bachelor of Science Degree in Education, and taught in the Onaway Area Community Schools for 32 years. Sharon has been on the Onaway Area Community Schools Board for 9 years, and is currently serving as Vice President. She and her husband Robert reside in the Onaway Area, and have one daughter and two step-children.

Ted Getzmeyer has been a member of Awakon Federal Credit Union for 56 years. Ted, originally from Onaway, moved with his wife Beverly to Rogers City 39 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.

Grand Opening of our Gaylord Branch

More than 250 people joined us on June 26, 2014, for the Grand Opening Celebration of the new Gaylord Office. The Gaylord Chamber of Commerce Board & Ambassadors celebrated our opening with a Ribbon Cutting Ceremony. We would like to extend a special thank-you to everyone who joined us and also to the Awakon Board of Directors for serving up lunch to our members.



Holiday Closings

VETERANS' DAY

Tuesday, November 11

THANKSGIVING DAY

Thursday, November 27

DAY AFTER THANKSGIVING

Friday, November 28

CHRISTMAS EVE

Wednesday, December 24

Close at noon

CHRISTMAS DAY

Thursday, December 25

NEW YEAR'S EVE

Wednesday, December 31

Close at noon

NEW YEAR'S DAY

Thursday, January 1, 2015

Awakon
FEDERAL CREDIT UNION

Onaway

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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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