

WE'VE GOT A

# Sweet Treat for You!

Fill your holiday season with extra sweetness this year with the help of a Christmas Loan from Awakon Federal Credit Union.

RATES AS LOW AS

## 2.99% APR\*

Loan amounts up to \$ 2,000 | Terms up to 12 months

### *It gets even yummiier!*

We're giving members the opportunity to lower our already low interest rate by cashing in your ScoreCard Reward 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 one of our branches or visit [www.awakonfcu.net](http://www.awakonfcu.net) to indulge in this special offer today!

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



## New Indian River Branch OPENING in Late 2016

We look forward to welcoming you soon to our beautiful new full-service branch, located at 6272 M-68. After much planning and preparation, our members will benefit with a more enjoyable and convenient experience and the same friendly service they've come to expect.



**Stay Tuned...Grand Opening information will be coming soon!**

## Get In on the Awakon Vacation Giveaway!

When you refer another member or non-member for a qualified loan\*, you'll both earn a chance to win one of several great prizes!

### Prizes include:

- **WEEKLY DRAWINGS**  
for (2) \$50 gift cards
- **GRAND PRIZE DRAWINGS**  
for (2) trips valued at \$500 each

To ensure you receive your chance at one of these great prizes, simply have your referral mention your name at the time of application. There's no limit on how many times you can share the good news, so the more friends, family members, and coworkers you refer for a loan, the more chances you'll earn to win! But hurry, the grand prize drawings will take place December 31, 2016. Please visit [awakonfcu.net](http://awakonfcu.net) for more information.



\*Loan approval required.  
Minimum loan amount of \$10,000  
and 3-year term required.



## BOARD OF DIRECTORS ELECTION

In 2017 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 Bob Blasius, Tom Janes, & Ted Getzmeyer, has made the following recommendations: Bob Bischer, Dave Havel and Mike Parrott

If anyone is still interested in running for the 2017 Board of Directors, nomination by petition is available until November 18th, 2016. For more information on this process and directorship qualifications, please contact President/CEO, Scott Pauly at 989.733.8557, ext. 2234.

- **David E. Havel** – (Current Board Member) has been a member of the Awakon Federal Credit Union for 43 years and on the Board of Directors for 27 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 35 years and on the Board of Directors for 11 years. He and his wife Anne Marie reside in Onaway, and have two daughters, Jordan and Rachel. 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 11 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.

## "SKIP-A-PAY" JUST GOT BETTER!

With our new Skip-A-Pay program, you can keep extra cash in your pocket for the holiday season AND help support the fight against Multiple Sclerosis, at the same time. **Until December 31st, 2016, Awakon will donate \$5 of every \$25 Skip-a-Pay application fee to MS research.**

If you would like to join us in fighting MS, please visit:  
<http://main.nationalmssociety.org/goto/awakon>

5 Skip-a-pays are available for the life of your loan. Some restrictions apply. Offer does not include Real Estate, Credit Cards or Business Loans.

Please call **989.733.8557** or visit [awakonfcu.net](http://awakonfcu.net) for more details

To Benefit



National  
Multiple Sclerosis  
Society  
Michigan Chapter



### CHRISTMAS CLUB ACCOUNTS

If you have a Christmas Club account with Awakon, your funds will be available on November 1st.

## AWAKON IN THE COMMUNITY

This summer, Awakon partnered with local law enforcement to distribute free safety ID kits to children at Gaylord's Alpenfest, Indian River's Summerfest and Rogers City's Nautical Festival.



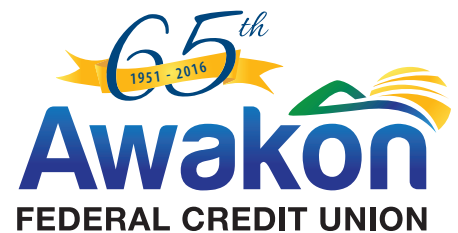
### Holiday Closings

**VETERANS' DAY**  
FRIDAY, NOVEMBER 11

**THANKSGIVING**  
THURSDAY, NOVEMBER 24  
FRIDAY, NOVEMBER 25

**CHRISTMAS**  
SATURDAY, DECEMBER 24  
MONDAY, DECEMBER 26

**NEW YEAR'S**  
SATURDAY, DECEMBER 31  
MONDAY, JANUARY 2, 2017



Onaway  
20855 Washington Ave. | P.O. Box 420  
Onaway, MI 49765  
989.733.8557 | [mainoffice@awakonfcu.net](mailto:mainoffice@awakonfcu.net)

Rogers City 989.734.2772

Indian River 231.238.8331

Wolverine 231.525.8118

Gaylord 989.732.1500

CU\*Talk Audio Response  
800.860.5704 | Access Code 122

Visit us on  
Facebook



Federally  
insured  
by NCUA.

©CUAdvantage.com • 877.799.0784

[awakonfcu.net](http://awakonfcu.net)