

October 2017

NEWSLETTER

# HOLIDAY • MACOLICATION OF THE SOME

RATES AS LOW AS 299%

Loan amounts up to \$2,000

TERMS UP TO 12 MONTHS

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

With the help of a Christmas Loan from Awakon Federal Credit Union, you can fill the holiday season with everything that makes it joyful.

### It gets even more delightful!

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 financial service specialist 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 to start filling the season with more holiday magic today!

# Attention: DEBIT CARDHOLDERS!

Awakon is pleased to announce an upgrade to your debit card! We are dedicated to protecting your money and personal information and will be sending all debit cardholders a more secure, chip-enabled Awakon MasterCard Debit Card. The new cards will be ordered for all Awakon debit cardholders on November 14, 2017!



The microchip keeps your personal information safer and more secure. Chip technology is used in 130 countries around the world.



#### Some items to make note of:

- Prior to November 14, 2017 Please confirm that your home phone number, address, and email are correct and up to date at Awakon.
- After November 14, 2017 Watch for your new MasterCard debit card and PIN to arrive in the mail. If you do not receive your new card by December 4, 2017, please contact the credit union. Be sure to change any recurring payments from your existing card number to your new card number.
- On December 14, 2017 Your old card will become de-activated

# Holiday Help is Here!

Awakon Federal Credit Union wants to help you keep some extra cash in your pocket this holiday season with our convenient

#### SKIP-A-PAY PROGRAM!

Please call **989.733.8557** or visit **awakonfcu.net** for more details.\*

\*5 Skip-A-Pays are available for the life of your loan. A \$25.00 application fee for each loan skipped. Some restrictions apply. Offer does not include Real Estate, Credit Cards or Business Loans.

## **Board of Directors Election**

In 2018 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, David E. Havel and Robert Blasius, has made the following recommendations: Bernard Schmeltzer, Sharon Lyon and Ted Getzmeyer.

If anyone is still interested in running for the 2018 Board of Directors, nomination by petition is available until November 17, 2017. For more information on this process and directorship qualifications, please contact President/CEO, Scott Pauly at 989.733.8557, ext. 2234.

- Bernard Schmeltzer (Current Board President) has been a member of Awakon Federal Credit Union since 1969. He is completing his 24th year as a member of the Board of Directors, and has served as the Chairman of the Board for 21 years. Bernie was employed by 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 47 years and have two sons, Scott and Matt.
- **2. Sharon Lyon** (Current Board Vice President & Supervisory Committee Member) has been a member of Awakon Federal Credit Union for the past 36 years and on the Board of Directors for 9 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 12 years. She and her husband Robert reside in the Onaway Area, and have one daughter and two step-children.
- 3. Ted Getzmeyer has been a member of Awakon Federal Credit Union for 59 years. Ted, originally from Onaway, moved with his wife Beverly to Rogers City 42 years ago. Together, they proudly have 7 children. 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.

**CHRISTMAS CLUB** 

If you have a Christmas Club account with Awakon, your accumulated savings and dividends will be available November 1, 2017, just in time for the holiday shopping season!

#### Did you forget to save?

With some simple planning, you can make sure you enter the next holiday season with plenty of cash in your hand. Simply contact a financial service specialist or teller to open a Christmas Club Account today, request automatic transfers, and watch as your holiday savings add up without any effort. Stop by a branch today or visit us online at awakonfcu.net to learn more.



# Congratulations to Diana Mallory

on being awarded

**Awakon's Exceptional Service Award** 



This year's International Credit Union Day theme, "Dreams Thrive Here," perfectly illustrates the spirit of the global credit union movement. Like other credit unions around the world. Awakon Federal Credit Union is excited to take this opportunity to reflect upon the credit union movement's history, recognize the hard work of those within the industry, and show members our appreciation. Thank you for continuing to choose Awakon FCU as your trusted financial partner. We value the opportunity to serve you!

### **HOLIDAY CLOSINGS**

#### THANKSGIVING

Thursday, November 23 Friday, November 24

#### CHRISTMAS

Saturday, December 23 Monday, December 25

#### **NEW YEAR'S**

Saturday, December 30, 2017 Monday, January 1, 2018



Onaway

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