

April | 2013

NEWSLETTER



Drive Happy with an Auto Loan from Awakon

We'll keep you, your wallet, and your budget smiling. Our low rates and convenient terms keep monthly payments easy and affordable.

NEW
2.99% APR* USED
3.50% APR*

Do you have a high-rate loan from another lender? Bring your loan to us! We may be able to help you save money and reduce your payments by refinancing your existing auto loan with our low rates.

GM's Credit Union Member Discount

Did you know that through Awakon Federal Credit Union, Credit Union members have exclusive access to GM's Credit Union Member Discount? You could save hundreds, or even thousands of dollars, with GM's Preferred Pricing and most current incentives.

How can you get started? Start saving on your auto loan by visiting Awakon FCU first to receive a pre-approval. Then head to the dealership with your financing already set. Learn more by visiting www.lovemycreditunion.org or schedule an appointment with us for your pre-approval today by calling 989.733.8557. Our convenient online loan application is available 24/7 at www.awakonfcu.net. Please visit our website at or stop by the Credit Union to get started.

* 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. Restrictions may apply.

saveup Get Rewards for Saving!

Wouldn't it be nice to be rewarded for doing the right thing – like saving money and paying down debt? That's what SaveUp is all about! SaveUp is a new online program that rewards you with chances to win great prizes when you save money or pay down debt.

Complete these three easy steps to sign up:

- **Register** your accounts on SaveUp's secure website: www.saveup.com/awakonfcu
- **Earn** credits to play when you save money or reduce your debt
- **Win** rewards by playing games online

Your prize for saving and paying down debt could be a trip to Paris or Hawaii, a new car, retail gift cards, or even a \$2 million jackpot! Please visit our website at www.awakonfcu.net to get started today.



Together We Grow

Are You Safeguarding Your Identity with IDProtect™?

WHAT IS IDENTITY THEFT?

Identity theft is a crime in which an imposter gains access to another's personal information, such as Social Security or credit card numbers, or medical insurance information and uses them for personal gain. Identity theft might be the result of a lost or stolen purse, stolen mail, documents taken from your trash, a data breach, computer virus or a telephone scam.

WILL YOU BECOME A VICTIM?

At Awakon Federal Credit Union, we take protecting your identity and privacy with utmost seriousness. Despite all precautions both individuals and financial institutions take to protect their identity more than 11.6 million Americans were victims of identity fraud in 2011 – an increase of 13 percent over 2010.

As your trusted financial partner, your identity protection is high a priority. We already have procedures in place to detect warning signs of identity theft, such as monitoring for unusual account activity. We will always take immediate action and the appropriate steps to protect against and mitigate potential identity theft events. And now we're doing even more by providing our members with even more identity theft protection.

For a \$2 per month security fee, members will have access to the following benefits and services:

- **Credit Monitoring** – daily credit file monitoring and automated alerts of key changes to your Experian, Equifax and TransUnion credit reports
- **Total Identity Monitoring** – continuous monitoring of over 1,000 databases including credit, Social Security, public records, real property records, telephone and many others
- **3-in-1 Credit Report**
- **Credit Score**
- **Debit and credit card registration**
- **Access to a dedicated consumer fraud specialist**, assigned specifically to your case, who will work with you until your credit and identity are completely restored.

- **Identity theft recovery case plan** to inform you of the recovery process
- **Online identity theft news center with valuable phone and web resources**

You will also receive up to **\$10,000 identity fraud expense reimbursement coverage**¹ for expenses associated with restoring your identity, such as reimbursement for costs associated with attorney fees, loan application fees, long distance calls, certified mail and notarized fraud documents, fees for investigating medical-related identity fraud, reasonable costs for travel and accommodations related to resolving an identity fraud incident, expenses associated with the replacement of government-issued personal identification documentation, as well as coverage for wages lost for time taken off work to correct personal records.



11.6 million Americans were victims of identity fraud in 2011 – an increase of 13 percent over 2010.*

* Javelin 2012 Identity Fraud Survey Report

If you're not already taking advantage of this service, stop by your local Awakon FCU Office to start protecting yourself today!

There's no substitute for your protection and peace of mind.

¹ Identity Theft Insurance underwritten by insurance company subsidiaries or affiliates of Chartis Inc. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. Insurance coverage is provided by Awakon Federal Credit Union to eligible members at no additional cost.

Insurance product is not a deposit; not NCUA insured; not an obligation of credit union; and not guaranteed by credit union or any affiliated entity.





62nd Annual Meeting Report



The Awakon Federal Credit Union held its 62nd Annual Meeting on February 23, 2013 at the Onaway High School. Our Annual Report is available for you at any of our offices.

Re-elected to the Board of Directors for three year terms were: Brian Janeczek, Tom Janes, and Tom Peterman.

Please meet your Awakon FCU 2013 Board of Directors:

Bernie Schmeltzer, *President*
Michael Libby, *Vice President*
David E. Havel, *Treasurer*
Michael Parrott, *Assistant Treasurer*
Sharon Lyon, *Secretary*
Bob Bischer
Brian Janeczek
Tom Janes
Tom Peterman



Employees honored for their years of service with the Credit Union were Kathy Arkwood and Cindy Hyde with 15 years. Jennifer Jacobs, Kristy Larson, Kara Mix, and Liz Szymoniak were honored for 10 years. After 26 years of service, the retirement of Mary Witulski was announced. Congratulations to all!

New employee plaques were presented to Lezli Haskill and Julia Rivers.

In closing, President Schmeltzer thanked everyone for attending, and continued to encourage the membership to take advantage of the numerous products and services Awakon Federal Credit Union has to offer.

Thank you to everyone who came out for our event! A special thanks to Manzanita's Deli for catering the wonderful dinner. Guests enjoyed winning cash and gift prizes throughout the evening. Plans are already underway for next year's annual meeting. We hope you're able to join us!

Get Cookin' with A Credit Union VISA Card

Awakon Federal Credit Union VISA Cards

9.90% APR*

NO ANNUAL FEE
BALANCE TRANSFERS
SCORECARD REWARDS

Heat up your purchasing power. Our VISA Card provides money-saving opportunities, with rates as low as **9.90% APR*** and no annual fee, as well as a rewards program!



With **ScoreCard Rewards**, Awakon Federal Credit Union members earn points they can redeem for prizes. The more you swipe, the more points you earn. Visit www.scorecardrewards.com to learn about all of the prizes available, including name-brand merchandise, travel, and more.

If you don't have an Awakon FCU VISA Card, you can apply any time at www.awakonfcu.net or stop by the Credit Union and we'll be happy to help.



* 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.

HOLIDAY CLOSINGS

Awakon FCU will be closed in observance of the following holidays:

MEMORIAL DAY
Monday, May 27

INDEPENDENCE DAY
Thursday, July 4

We Have Your "Perfect-Fit" Mortgage Program!

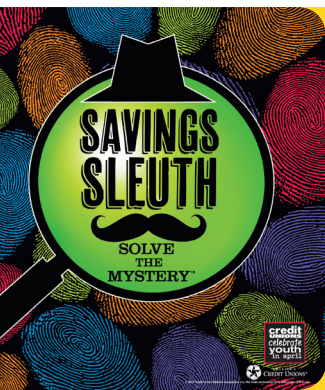


Our mortgage professionals
Cindy, Pam and Kara

Whether you're looking to upgrade or downsize, we have a mortgage solution to fit your needs.

**HOME EQUITY LOANS & LINES OF CREDIT • VACANT LAND
5-YEAR BALLOON • INVESTMENT PROPERTY
15, 20 & 30 YEAR FIXED RATE MORTGAGES**

Rates are still at an all time low. Spring in to a new house today! Awakon FCU can help make it your home. Please visit our website at www.awakonfcu.net for more information or schedule an appointment with one of our mortgage professionals, pictured here, by calling 989.733.8557.



National Credit Union Youth Week April 21 – 27, 2013

Teens: If you "mustache" how we can help you save for your future, then we can share some helpful tips as you get ready for college!

- An Awakon FCU checking account offers no monthly fee and no minimum balance requirement.
- The convenience of our Debit Card allows you to stay connected to your cash when you need it.
- It's Me 247 Online Banking and Mobile Banking services make it easy to keep track of your spending, saving, and loan payments.

Let us help you get set for financial success! Please stop by the Credit Union for more information about our services, give us a call at 989.733.8557, or visit us online at www.awakonfcu.net.

It's Me 247 EASY, CONVENIENT, SECURE
Online Banking ACCOUNT MANAGEMENT 24/7

Whether you're at home, in your office, or on the go, you can access your Awakon Federal Credit Union account.

**MONITOR TRANSACTION ACTIVITY
CHECK YOUR BALANCE
TRANSFER FUNDS • PAY BILLS • AND MORE!**

Plus you can sign up for e-Statements and mobile banking. E-Statements allow you to receive your monthly statement directly to your inbox instead of waiting for it to arrive in your mailbox. Mobile banking allows you access to your Credit Union account right at your fingertips.

Simply connect to our website at www.awakonfcu.net to learn more. Or come by the Credit Union and we can help you get set up with It's Me 247 online banking and mobile banking today!

VISA GIFT CARDS: The "Perfect-Fit" Gift

Come by Awakon Federal Credit Union to purchase your VISA gift cards. They make great gifts for your recipients, and they make it easy for you to get all your shopping done from one location! No matter what you're celebrating, you can be sure you got the right gift.

Get the gift that fits everyone! VISA gift cards are available at all of our Awakon Federal Credit Union locations.



Awakon
FEDERAL CREDIT UNION

Onaway
20855 Washington Ave. | P.O. Box 420
Onaway, MI 49765
989.733.8557 | mainoffice@awakonfcu.net

Rogers City 989.734.2772

Indian River 231.238.8331

Indian River Lending Center 231.238.1278

Wolverine 231.525.8118

CU*Talk Audio Response
800.860.5704 | Access Code 122

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Online Banking



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insured
by NCUA.

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