



Cool Rates for the Cool Things of Winter

Are you ready to fill your winter full of fun? Turn to Awakon Federal Credit Union for an affordable **Recreational Vehicle Loan**. Our low rates are making it easier than ever to fit a new winter toy into this season's budget.

Rates as Low as:
3.99% APR*
 NEW VEHICLES

4.50% APR*
 USED VEHICLES

Stop by the Credit Union or visit www.awakonfcu.net to apply today.

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



Remember, Board of Directors Election Ballots are due to the Awakon Federal Credit Union by Friday, February 15, 2013. You may return your ballot to any branch office.

SAVE TO WIN

Congratulations to our monthly Save to Win winners **Susan O'Donnell** and **Nancy Chambers!** Susan and Nancy won \$50 each for making regular deposits into their Save to Win accounts right here at Awakon Federal Credit Union.



Laura Scillion, Wolverine Branch Manager with Susan O'Donnell



Melissa Finch, Indian River Branch Manager with Nancy Chambers

SAVE TO WIN CONTINUES INTO 2013

2013 marks the beginning of yet another year to participate in the Michigan Credit Union League's exciting Save to Win program. As a member of Awakon Federal Credit Union, participating is easy.

How it works:

- Open a 12-month Save to Win share certificate with at least \$25.
- Keep making deposits into your share certificate during the 12 months of your certificate. Every \$25 is another entry to win, but you can only earn up to 10 entries a month.
- Make sure your account is active at the time of the drawings and that you are a resident of Michigan.
- Monthly statewide prizes will include 50-75 prizes of \$50 each.
- When the Save to Win program period is over, there will be a drawing for six (6) \$10,000 grand prizes.

When you Save to Win, you not only get a chance at winning \$10,000, you also walk away with the deposits you made throughout the entire year – PLUS interest. A definite win-win! Visit www.michigansavingsraffle.org for complete rules or contact the Credit Union to learn more.



Take These Steps to Improve Your Credit Score

Is your credit score affecting your ability to borrow money? While there is no quick fix for bad credit scores, it is possible to improve your credit with a little bit of patience and time. Here are a few tips to help you strengthen your credit:

- Get a credit card if you don't have one (and don't fall for the myth that you need to carry a balance to positively affect your credit score)
- Pay your bills on time
- Keep balances low on credit cards and other revolving credit accounts
- Apply for and open new credit accounts only as needed
- Pay off debt, but don't close unused cards
- Review your credit report at least every 12 months in order to ensure accuracy

And remember, if you already have a good credit history, these tips can still help you maintain and continue to bolster your credit standing.

You're Invited to the Annual Meeting



Our 62nd Annual Meeting is **Saturday, February 23, 2013**. We hope you will make plans to join us at the Onaway High School for a brief informative meeting, dinner and prizes. Doors open at 5:00 p.m. Dinner will be served at 5:30 p.m. with the business meeting scheduled to begin at 6:30 p.m.

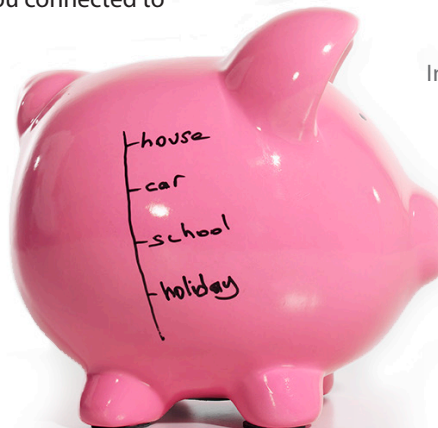
Make Awakon Federal Credit Union Your BFF (Best Financial Friend)!

We've always been here for you—from the moment you first opened your credit union account. And if you'll let us, we'll stick right by your side throughout every stage of life.

We'll always be here, no matter what you need!

- Our checking accounts can help you get prepared for adulthood.
- Our first-time auto loan programs can help you get into your first car.
- When you head to college, our online banking will keep you connected to your accounts.
- Someday you may want to purchase a home and we have a mortgage product to suit your needs.
- Our Xtend and CO-OP Shared Branching Networks can help you make deposits or loan payments from other network credit unions when you're out of the area.

Plus, once you're a member of Awakon Federal Credit Union, you're always a member. So no matter where life takes you, we'll always be right here to help you reach your financial goals. Just stop by or give us a call—we're always happy to chat about what we can do for you.



Getting Federal Benefit Checks by Mail?

By March 1, 2013, everyone receiving federal benefits by paper check will be required to switch to electronic payments – either by direct deposit to a bank or credit union account or to the Direct Express® Debit MasterCard card.



Why choose Direct Deposit?

By choosing to have your federal benefit payments directly deposited into your Awakon Federal Credit Union account, you can rest assured your payments will be received on time, every time. Direct deposit is so safe and convenient you'll wish you had made the switch sooner! So why wait? Make the switch from payment by check to direct deposit today.

It's easy:

Visit www.godirect.org

Call (800) 333-1795

Or stop by your local Awakon FCU branch

Please have your account number and our routing number - **272483484** - with you to make the switch!

Awakon
FEDERAL CREDIT UNION

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