



Construction Loan Special

3.00% APR*

\$680 OFF CLOSING COSTS**

When you finance your home construction loan project with Awakon

Call 989.733.8557 to schedule your appointment today or visit awakonfcu.net

*Annual Percentage Rate. Subject to Credit Approval. Some restrictions may apply. Advertisd rate applies throughout life of construction loan. After construction completion, loan must be refinanced.

**\$680 will be deducted from closing costs at signing. Deposit may be required.



Enjoy the

Outdoors!

A Recreational Vehicle Loan from Awakon Federal Credit Union can help you start enjoying the new season whenever and however you want.

As Low As

3.05% APR*

Terms up to 60 months

4.05% APR*

Terms up to 120 months (\$20,000 minimum finance)

5.05% APR*

20% Down
Terms up to 180 months (\$30,000 minimum finance)

Stop by a branch today or visit us at awakonfcu.net to apply for your recreational vehicle loan

* APR=Annual Percentage Rate. Subject to credit approval. Some restrictions may apply.

67th Annual Meeting Report

Awakon Federal Credit Union held its 67th Annual Meeting on Saturday, February 10th 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: Bernard Schmeltzer, Sharon Lyon, and Ted Getzmeyer.

Awakon FCU 2018 Board of Directors:

Bernard Schmeltzer, President
Sharon Lyon, Vice President • Michael Parrott, Treasurer
Brian Janeczek, Assistant Treasurer • David E. Havel, Secretary
Bob Bischer • Ted Getzmeyer • Tom Janes • Bob Blasius

Employees with the following anniversaries, and new staff members were recognized:

10 Years: Pat Schroeder

15 years: Liz Szymoniak and Kara Mix

20 Years: Kathy Arkwood and Cindy Hyde

New Staff: Abby Drake and Katherine Gross

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. Guests enjoyed winning cash and gift prizes throughout the evening. A special thanks to Manzaná's for catering the wonderful dinner and Onaway School for allowing us the use of their facility.



Exceptional Service Award

Awakon's Exceptional Service award is presented to employees who go above and beyond in their daily responsibilities at Awakon Federal Credit Union. This award "travels" around to our different branches to acknowledge our awesome employees and to celebrate their individual, service excellence successes!

Our most recent recipient is Cindy Hyde, a Financial Service Specialist in our Onaway branch. Cindy always goes the extra mile when assisting our members and we are so fortunate to have her in our Awakon family. Congratulations Cindy!



Awakon Federal Credit Union

partnered with Calcite Credit Union to lead students through a financial reality experience, where they learned about balancing a budget as if they were living and working on their own.

11th and 12th graders in Posen, Rogers City and Onaway High Schools participated in Teen Financial Reality Fairs.

The primary goal of these events is to empower young people with the skills needed for successful financial management.

To start the simulation, the students chose a career from Career and Technical Training Guide, a resource created by the Michigan Credit Union League & Affiliates on behalf of Michigan credit union industry. The guide outlines 24 in-demand, well-paying jobs that don't typically require four-year degrees. It was created in collaboration with the Michigan Workforce Development Agency and the Michigan Economic Development Corporation in an effort to bring attention to the state's skills gap and the more than 70,000 vacant Michigan jobs. The students then used the associated salary to buy necessities such as housing and transportation during the reality simulation.

Financial Reality Fairs are available to Michigan teens through credit unions and the Michigan Credit Union Foundation. These events were funded by Awakon Federal Credit Union, Calcite Credit Union and the Michigan Credit Union Foundation. Awakon FCU and Calcite CU will partner again in April to bring a Financial Reality Fair to students in the Inland Lakes and Wolverine school districts.

Along with the sponsoring Credit Unions, the fairs are facilitated by volunteers from the surrounding communities.



Holiday Closings

Memorial Day

Saturday, May 26 & Monday, May 28

Independence Day

Wednesday, July 4

Awakon
FEDERAL CREDIT UNION

Onaway

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