



**\$\$\$680 OFF**  
**CLOSING COSTS**  
for a limited time\*

The thought of buying a home can be overwhelming for anyone. We would like to make the process easy for you while saving you money!

With our flexible mortgage options and experienced mortgage professionals, we can help you create a solution that enables you to start calling your dream home your new home.

**RECEIVE \$680 OFF YOUR CLOSING COSTS  
WHEN YOU PURCHASE OR  
REFINANCE YOUR HOME INTO ONE OF  
AWAKON'S BALLOON LOAN PRODUCTS.**

One of our mortgage experts can help you get pre-approved so you know just how much you can afford before you start shopping. Let's get started. Speak with a mortgage loan officer, or apply online for your new home today.

\*Application must be received by June 30, 2019. \$680 will be deducted from closing costs at signing. Deposit may be required. NMLS# 410565

## 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



Stop by a branch today or visit us at [awakonfcu.net](http://awakonfcu.net) to  
apply for your Recreational Vehicle Loan today!  
**Longer terms available to fit your needs.**

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

# 68<sup>TH</sup> ANNUAL MEETING REPORT

Awakon Federal Credit Union held its 68th Annual Meeting on Saturday, February 9th 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 Robert Blasius

## Awakon FCU 2019 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:

15 Years: Becky Ramus      20 Years: Jennifer Jacobs

New Staff: Holly Bohr, Danielle DeMaestri, Kelly Saker and Kelly Szott

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 Manzana's for catering the wonderful dinner and Onaway School for allowing us the use of their facility.

Enjoy **4.99% APR\*** ON PURCHASES  
OR BALANCE TRANSFERS FOR ONE YEAR!



**Paying too much interest on your  
existing credit card balances? Got a lot of  
high-rate credit card debt? Transfer those balances  
with our 12 month, 4.99 % APR\* introductory rate and  
start saving money instantly!**

\*APR = Annual Percentage Rate. All rates are subject to Credit Approval. Special rates apply to new cards only. Cash advances are at our already low rate of 9.90%. Quoted rate reverts back to 9.90% after 1 year. Some restrictions may apply. Please call 989.733.8557 or visit [awakonfcu.net](http://awakonfcu.net) for more details.\*

## Holiday Closings

MEMORIAL DAY:

Saturday, May 25 & Monday, May 27

INDEPENDENCE DAY:

Thursday, July 4

**Awakon**  
FEDERAL CREDIT UNION

Onaway

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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

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Online Banking



Federally  
Insured  
by NCUA.

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