

Exclusive Carvana Member Offer!



\$100 CASH REWARD

From Love My Credit Union Rewards when you buy a vehicle from Carvana*

Visit LoveMyCreditUnion.org

*Valid only for Carvana purchases through LoveMyCreditUnion.org. See terms and conditions.

We're excited to announce that Carvana has joined the Love My Credit Union Rewards family with an exclusive \$100 cash reward for credit union members!

Carvana is the leading e-commerce platform for buying used cars and the fastest growing used auto retailer in the country.

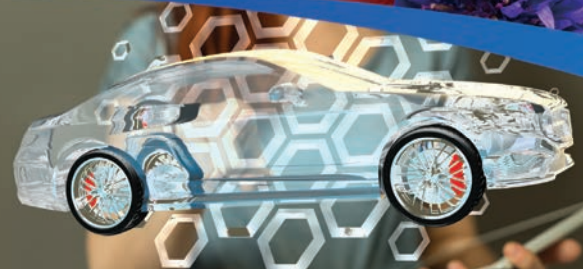
With Carvana you can:

- **Browse certified inventory:** low mileage, no reported accidents, 150-point inspection.
- **Shop from home:** buy online with delivery or pickup available as soon as the next day.
- **Get more for less:** save valuable time and money by shopping online.
- **Buy with confidence:** 7-day money back guarantee, 100-day warranty.
- **Finance with ease:** easily finance a Carvana purchase with a loan from Awakon Federal Credit Union

Get pre-approved for your auto-loan today and start shopping over 20,000 vehicles with Carvana all from the comfort of home!


Visit lovemycreditunion.org today!

* Valid only for Carvana purchases through LoveMyCreditUnion.org. See Terms and Conditions.




Find Your Next Car. Faster.
awakonfcu.groovecar.com


Shop the region's largest inventory and get pre-approved today!



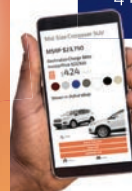
Research over 4 million vehicles nationwide



Save time and money with credit union pre-approval



Free CarFax®, vehicle comparisons, and more!



Experience it now!

awakonfcu.groovecar.com

AWAKON FLEX

AWAKON FLEX OFFERS PAYMENTS UP TO 40% LOWER THAN CONVENTIONAL FINANCING

EXAMPLE: Vehicle with a loan amount of \$30,000, a loan term of 36-months and a Guaranteed Future Value of \$16,500.

Financing Option	Conventional Loan	Awakon Flex
Loan Amount	\$30,000	\$30,000
Monthly Payments	\$869.13	\$464.80*

*Payments 1-35 are \$464.80 with a 36th payment of \$16,500 (GFV)

You Save **\$404.33 Per Month!**

WHY PAY FOR THE WHOLE CAR?

\$30,000 CAR



Guaranteed Future Value (GFV)
\$16,500

Pay For What You Use!
\$13,500

Pay for what you use, it just makes sense...

- ✓ **TRADE IN** vehicle and apply positive equity toward next vehicle
- ✓ Make final balloon payment (Guaranteed Future Value) & **KEEP** vehicle
- ✓ **TURN IN** vehicle & "WALK AWAY" from the final payment (Guaranteed Future Value)



GUARANTEED FUTURE VALUE MEANS OPTIONS AT LOAN MATURITY



Need Some Extra Funds? Need to do a Home Remodel or Renovation?

WE HAVE YOUR SOLUTION!

At Awakon, our goal EVERY DAY is to help our members improve their quality of life. We can finance a closed end Home Equity loan with rates as low as **3.5% APR** for up to 120 months or finance a Home Equity Line of Credit with a variable rate as low as 4% APR.

Because we do this every day, we can help you to make the best decision for your financial future, while making the process easy for you.

LET'S GET STARTED.

Speak with a mortgage loan officer or apply online to get pre-approved today.

* APR=Annual Percentage Rate. Subject to credit approval. Some restrictions may apply. Awakon is an Equal Housing Lender. Applications must be submitted before close of business on June 30th, 2021 to receive special listed low rate.

70TH ANNUAL MEETING REPORT

Awakon Federal Credit Union held its 70th Annual Meeting virtually, via Zoom, on Saturday, February 6th. Our 2020 Annual Report is available for you at any of our offices.

Re-elected to the Board of Directors for three-year terms were: Ted Getzmeyer, Sharon Lyon, and Bernard Schmeltzer. Employees with the following anniversaries and new staff members were recognized:

ANNIVERSARIES

15 Years:

Sonja Priest
Teller - Wolverine
Jessica Richards

20 Years:

Scott Pauly
Jason Freel

NEW STAFF

Shauna Irish
FSS - Gaylord
Carrie McPherson
Teller - Indian River
Stacey Tryban
Teller - Onaway
Necole Cherry
Teller - Gaylord/
Wolverine/IR

In lieu of previous year's prizes and meal, funds were donated to the following organizations:

- Otsego County Food Pantry - Gaylord
- St. Thomas Food Pantry - Cheboygan
- Joy Fellowship Assembly of God/Food Pantry - Wolverine
- Awaken Church Food Pantry - Onaway
- Rogers City Senior Center - Rogers City

UPCOMING HOLIDAY CLOSURES

- Closing at noon on Good Friday, April 2nd
- Closed in observance of Memorial Day, Friday, May 29th and Monday, May 31st

Awakon
FEDERAL CREDIT UNION

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

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

Visit Us on **Facebook** **It's Me 24/7**
Online Banking



Federally
Insured
by NCUA.

awakonfcu.net