

January | 2019

NEWSLETTER



## VACATION / STAYCATION LOAN

Whether you're planning an unforgettable family vacation or getting ready to tackle that home improvement project, we've got a low-rate loan to help you!

**As low as 5.00% APR\***  
**Up to \$5,000 | 24-Month Term**

Members can also "buy down" their rate with ScoreCard reward points! So, go ahead and make your plans, we'll help you with simple, affordable financing.

Visit [awakonfcu.net](http://awakonfcu.net) or contact a Financial Services Specialist for more information.



\*APR = Annual Percentage Rate. All rates are subject to credit approval. Some restrictions may apply. Your rate will be based on your credit history and may be higher. Rates and terms subject to change without notice.



## Consolidate your **Holiday Debt** With a Low-Interest Awakon VISA!

Did Christmas shopping and holiday entertaining leave your credit card balances a little higher than you'd like? With our low-rate VISA credit card, you can consolidate those high-rate holiday debts into one simple, more affordable monthly payment and start 2019 on the fast track to financial freedom. Transfer your balance(s) and SAVE with a special introductory rate of 4.99% APR\* for one full year!

*Plus, enjoy the convenience of 24/7 online account access, flexible payment options, free 24/7 Falcon Fraud Management, and a ScoreCard Rewards program that rewards you just for making purchases with your Awakon VISA credit card.*



stop by any branch or visit [www.awakonfcu.net](http://www.awakonfcu.net) to learn more today.

\*Annual Percentage Rate. Subject to Credit Approval. Some restrictions may apply. No Annual Fee. Rate reverts to our low 9.90% APR after one year. 4.99% APR applies to all purchases and balance transfers.

*Together We Grow*



WHAT FINANCIAL PROBLEMS ARE YOU FACING?

HOW ARE YOU GOING TO SOLVE THEM?

DO YOU FEEL TRAPPED WITH NO WAY OUT?

## WE CAN HELP!

*Financial Counseling is now available at Awakon*

*We now have certified Financial Counselors on staff to help our members solve their financial problems.*

*We have created new products to assist our members in reaching their goals, improving their credit scores and finding financial stability.*

We offer confidential remedial, preventative and productive counseling at no cost to you. Call today to set up your appointment. We have counselors at all of our branches and we truly look forward to helping you create peace of mind.

**Call 989.733.8557 to get started today.**

*We take the credit union philosophy of "People Helping People" to heart at Awakon.*

*Together... We Grow!*



With identity theft on the rise, there's never been a better time to ramp up your identity theft protection. As your trusted financial partner, Awakon Federal Credit Union is dedicated to helping you protect your good name. We have procedures in place to detect warning signs of identity theft, and we'll always take immediate action and the appropriate steps to protect against and mitigate potential identity theft events. But regardless of how much we work to safeguard your identity, it's always a good idea to increase your means of protection. That's why we're pleased to offer extended identity theft protection with ID Protect®.

**For just \$2 per month, you can enjoy peace of mind with access to the following services and benefits:**

Credit Monitoring | Total Identity Monitoring | 3-in-1 Credit Report  
Credit Score | Debit & credit card registration | Identity theft recovery case plan  
Online identity theft news center with valuable phone & web resources  
Access to a dedicated consumer fraud specialists | And more!

**If you're not already taking advantage of ID Protect®, stop at any branch today to start protecting yourself and your family.**



## 68th Annual Meeting Invitation

We hope you will make plans to join us for the 2019 Awakon Federal Credit Union Annual Meeting.

We will be celebrating our 68th Year with dinner and door prizes, in addition to a brief informative meeting about our credit union.

DATE: Saturday, February 9th, 2019  
TIME: 5:00 p.m.: Doors open  
5:30 p.m.: Dinner  
6:15 p.m.: Business Meeting  
PLACE: Onaway High School

We hope you will accept this invitation and look forward to seeing you!



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Gaylord 989.732.1500

CU\* Talk Audio Response  
800.860.5704 | Access Code 122

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