



VA-STAY-CATION LOAN

Planning a 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!

Visit 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 2020 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 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.

VITA Partnership

Awakon is proudly partnering with Cheboygan VITA in the IRS Volunteer Income Tax Assistance program.

- IRS-certified volunteers provide FREE basic income tax return preparation with electronic filing to qualified individuals in our local communities.
- They can inform taxpayers about special tax credits for which they may qualify such as Earned Income Tax Credit, Child Tax Credit, and Credit for the Elderly or the Disabled.
- Membership at Awakon Federal Credit Union NOT Required.
- VITA Volunteers are now scheduling tax appointments. To schedule your appointment, please call 231.333.9089.

If you would rather utilize an online service, we also offer a TurboTax Discount for being a credit union member. Please visit awakonfcu.net for more information!

69th Annual Meeting Invitation

Please plan to join us for the 2020 Awakon Federal Credit Union Annual Meeting

We will be celebrating our 69th year with Dinner, Door Prizes and a brief informative meeting about our Credit Union.

Date: Saturday, February 8th, 2020

Place: Onaway High School

**Time: 5:00pm Doors Open
Dinner Served**

6:00pm Business Meeting

Hope to see you there!

Free Financial Counseling is available at all Awakon branches

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

ELECTION INFO

Board of Director Election Ballots have been mailed out. They must be postmarked or returned to any branch office by close of business on Saturday, January 25th, 2020.

Awakon
FEDERAL CREDIT UNION

Onaway

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

989.733.8557 | mainoffice@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